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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



Massachusetts Bank Commissioner.

ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE

Year Ending June 30, 1965

SECTION B
RELATING TO
CREDIT UNIONS

PUBLICATION OF THIS DOCUMENT APPROVED BY ALFRED C. HOLLAND, STATE PURCHASING AGENT.

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 CAUSEWAY STREET, BOSTON

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

*Deputy Commissioner of Banks
and*

General Counsel

JOHN P. CLAIR

Chief Director of Bank Examinations

ARTHUR B. MALONE

Director of Credit Union Examinations

PAUL DONOVAN

Assistant Director of Credit Union Examinations

EDWARD J. ODELL

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1965.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

4, 21, 66
+ Commonwealth of 11/10/54

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve-month period from July 1, 1964 to June 30, 1965, inclusive.

During the period ending June 30, 1965, seven new credit unions began business, and nine entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1965 and changes effective during the previous twelve-month period.

Total Assets

On June 30, 1965 the 436 credit unions in operation had total assets of \$311,599,538 which represents an increase of \$33,471,410 or 12.03% over the figure of June 30, 1964.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$11,131,367 to the present outstanding balance of \$72,735,475 and the secured group increased \$7,158,154 to \$60,320,508. Together these two classifications comprise 42.70% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$91,767,890 representing 29.45% of total assets reflects an increase of \$7,800,615 for the twelve-month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U.S. Government obligations, decreased \$333,484 during the year. The present book value of \$22,357,726 or 7.17% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve-month period, holdings in shares of co-operative banks increased \$2,523,006 to a present total of \$17,078,651 and deposits in savings banks and in savings departments of trust companies and national banks increased \$1,803,367 to an outstanding balance of \$17,324,887. Investments in bank stocks increased \$1,722,233 to a total book figure of \$7,436,346 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, decreased \$338,428 during the year and the present combined total of \$9,093,565 equals 2.92% of total assets.

Shares and Deposits

Outstanding share capital increased \$29,775,581 or 12.85% during the year to a present balance of \$261,512,525 which is held by 460,915 members. Deposits including club accounts decreased \$940,639 to a total of \$5,707,635.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$2,891,105 during the period and the present combined total of \$32,529,105 represents 10.45% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1964 AND JUNE 30, 1965

Date Business Commenced	Name	Location
October 7, 1964	Mystic Credit Union	Medford
December 15, 1964	Royal Credit Union	Newton
January 4, 1965	Casa Credit Union	Springfield
February 10, 1965	Springfield Credit Union	Springfield
March 23, 1965	Wellington Credit Union	Boston
June 1, 1965	555 Credit Union	Canton
June 11, 1965	Adayco Credit Union	Taunton

CREDIT UNIONS IN LIQUIDATION
BETWEEN JULY 1, 1964 AND JUNE 30, 1965, INCLUSIVE

Bakers Local No. 45 Credit Union, Boston
 Ber Ditcherher Credit Union, Boston
 Cambridge Credit Union, Cambridge
 Clevite Transistor Employees Credit Union, Waltham
 Eamco Credit Union, Cambridge
 Esfex Credit Union, West Springfield
 Everett Fire Department Credit Union, Everett
 Family Credit Union, Chelsea
 Fenway Credit Union, Boston
 Franklin Aid Credit Union, Dorchester
 ITT Surco Employees Credit Union, Clinton
 Kirstein Leather Credit Union, Peabody
 Korn Leather Employees Credit Union, Peabody
 Lombard Governor Credit Union, Ashland
 Olympia Credit Union, Haverhill*
 Stoughton Credit Union, Stoughton
 Weavers Progressive Credit Union, Fall River
 Worcester Polish Credit Union, Worcester

*Commenced liquidation during the period covered by this report.

LEGISLATION ENACTED RELATING TO CREDIT UNIONS

Submitted herewith is legislation effective on or after July 1, 1964 and legislation signed by His Excellency the Governor but effective subsequent to June 30, 1965, the date of this annual report. The latter is included for the purpose of complete legislative reporting as of the time of the printing of this document.

ACTS AND RESOLVES OF 1964

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
115 (Resolve)	Acts and Resolves of 1964	Authorizing the special commission studying the laws relating to loans and credit to file interim reports.
258	G.L., c. 171, s. 2, 3, 30	Relative to the organization of new credit unions.
324	G.L., c. 201A, s. 1	Including credit unions in the definition of the word "bank" in the Uniform Gifts to Minors Act.

ACTS AND RESOLVES OF 1965

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
154	G.L., c. 167, s. 12	Extending protection of unauthorized banking law to credit unions.
241	G.L., c. 171, s. 24, subdivision (A), par. 1	Increasing the amount a credit union may lend to a member on an unsecured personal loan.
251	G.L., c. 171, s. 5	Authorizing loans to limited members without the consent of the commissioner of banks.
311	G.L., c. 171, s. 18	Salaries of officers established by the board of directors of each credit union.
312	G.L., c. 171, s. 16	Extending the time for which credit unions may borrow money from certain banking institutions.
313	G.L., c. 171, s. 10	Increasing the amount of shares or deposits that limited members may hold in a credit union.
321	G.L., c. 171, s. 2	Relative to branches and depots of credit unions.
331	G.L., c. 171, s. 25	Relative to dividend frequency and the minimum deposit or share amount upon which a dividend must be paid.
332	Chapter 294 of the Acts of 1961, new s. 6A	Providing for termination of membership in the Massachusetts Credit Union Share Insurance Corporation.

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
333	G.L., c. 171, s. 24, sub-division (B), new par. 3B	Authorizing conventional home improvement loans in credit unions.
364	Chapter 294 of the Acts of 1961, section 1	Making the monies in The Central Credit Union Fund eligible for insurance by the Credit Union Share Insurance Corporation.
449	G.L., c. 171, c. 31	Further regulating employee membership in and contributions to the Credit Union Employees Retirement Association, and increasing the amounts of pensions payable thereunder.

RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1964 and ending June 30, 1965.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation, which under the provisions of statute (Chapter 216, Acts of 1932 as amended) is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$1,730,943.53 at the close of business on June 30, 1965. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are thirty-two member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

This corporation was credited by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are one hundred and seventy-four member credit unions.

INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

CREDIT UNIONS

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
A. C. Lawrence Employees Credit Union	Peabody	34	62
Acushnet Process Employees Credit Union	Acushnet	10	46
Adams Post Credit Union	Taunton	40	66
Adayco Credit Union	Taunton	40	66
Aerovox Employees Credit Union	New Bedford	32	60
AFL-CIO Postal Clerks Credit Union	Boston	11	46
Alaco Credit Union	Springfield	37	66
Aldenville Credit Union	Chicopee	22	54
Allis-Chalmers Credit Union	Boston	11	46
Alpha Credit Union	Boston	11	46
American Bosch Credit Union	Springfield	38	66
American Chapels Credit Union	Boston	11	46
American Independent Credit Union	Chelsea	21	52
Amesbury Franco-American Credit Union	Amesbury	10	46
Amlico Credit Union	Wakefield	40	66
Armour-Chamberlain Credit Union	Boston	11	46
Arsenal Employees Credit Union	Watertown	41	68
Athol Credit Union	Athol	10	46
Atlantic Credit Union	Chelsea	21	52
Atlantic Gelatin Credit Union	Woburn	42	68
Babco Employees Credit Union	Danvers	23	54
Barbourwelt Credit Union	Brockton	19	50
Barwoolco Credit Union	Barre	10	46
Bay State Credit Union	Cambridge	20	52
B. C. G. Employees Credit Union	Boston	11	46
Beach Credit Union	Winthrop	42	68
Bell Rock Credit Union	Malden	30	60
Benjamin Franklin Credit Union	Chelsea	21	52
Berkshire Credit Union	Pittsfield	35	64
Beverly Investment Credit Union	Beverly	11	46
Beverly Municipal Credit Union	Beverly	11	46
B L H Employees Credit Union	Boston	11	46
Blue Hill Credit Union	Boston	11	46
Borisaver Credit Union	Boston	11	46
Boston American Composing Room Credit Union	Boston	12	48
Boston & Albany Employees Credit Union	Boston	12	48
Boston & Maine Railroad Employees Credit Union	Boston	12	48
Boston Arbeiter Ring Credit Union	Boston	12	48
Boston Edison Employees Credit Union	Boston	12	48
Boston Firefighters Credit Union	Boston	12	48
Boston Globe Employees Credit Union	Boston	12	48
Boston I. R. A. Employees Credit Union	Boston	12	48
Boston Post Office Employees Credit Union	Boston	12	48
Boston Progressive Credit Union	Boston	12	48
Boston Railway Mail Employees Credit Union	Boston	12	48
Boston Shell Credit Union	Boston	12	48
Boston Taxi Drivers Association Credit Union	Boston	12	48
Boston University Employees Credit Union	Boston	12	48
Boston USCSO Employees Credit Union	Boston	13	48
Bowker Employees Credit Union	Somerville	37	66
Bridgewater Credit Union	Bridgewater	19	50
Brighton-Allston Credit Union	Boston	13	48
Brockton Credit Union	Brockton	19	50
Brockton Brotherhood Credit Union	Brockton	19	50
Brockton EMSR Credit Union	Brockton	19	50
Brockton Firemens Credit Union	Brockton	19	50
Brockton Postal Employees Credit Union	Brockton	19	52
Brockton Taunton Gas Employees Credit Union	Brockton	19	52
Brookline Municipal Credit Union	Brookline	20	52
Brotherhood Credit Union	Lynn	30	58
Buxton Employees Credit Union	Springfield	38	66

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Cabot Boston Credit Union	Boston	13	48
Cambridge Portuguese Credit Union	Cambridge	20	52
Cambridge Utilities Employees Credit Union	Cambridge	20	52
Campello Credit Union	Brockton	19	52
C & K Employees Credit Union	Worcester	42	70
Carmel Credit Union	Chelsea	21	52
Carmote Employees Credit Union	Everett	24	54
Casa Credit Union	Springfield	38	66
Central Credit Union	Cambridge	20	52
Central Massachusetts Telephone Workers Credit Union	Worcester	42	70
Chapman Credit Union, The	Springfield	38	66
Charlton Credit Union	Charlton	21	52
Chelsea Credit Union	Chelsea	21	52
Cheney Bigelow Credit Union	Springfield	38	66
Chestnut Credit Union	Chelsea	21	52
Chicopee Teachers Credit Union	Chicopee	22	54
Citizens Credit Union	New Bedford	32	60
City Credit Union	Boston	13	48
City of Boston Employees Credit Union	Boston	13	48
Cleghorn Credit Union	Fitchburg	24	56
C L U Credit Union	Springfield	38	66
Colasso Credit Union	Somerville	37	66
Colonial Employees Credit Union	Boston	13	48
Colonial Press Credit Union	Clinton	23	54
Columbia Bicycle Credit Union	Westfield	41	68
Columbus Credit Union	Boston	13	48
Congress Credit Union	Chelsea	21	52
Consumers Credit Union	Boston	13	48
Continental Credit Union	Chelsea	21	52
Continental Employees Credit Union	New Bedford	32	60
Corenco Employees Credit Union	Boston	13	48
Corky Row Credit Union	Fall River	24	54
Cosmopolitan Credit Union	Malden	31	60
Craftsman Credit Union	Worcester	42	70
Crescent Credit Union, The	Brockton	19	52
Crobank Credit Union	Fitchburg	25	56
C T C Credit Union	Cambridge	20	52
Dairy Credit Union	Chicopee	22	54
Darex Credit Union	Cambridge	20	52
Diamond Match Employees Credit Union	Springfield	38	66
D. M. C. Credit Union	Framingham	25	56
Dorchester Credit Union	Boston	13	48
Dorchester Browning Credit Union	Boston	13	48
Doyle Works Credit Union	Boston	13	48
Eagle Credit Union	Leominster	29	58
Easinco Employees Credit Union	Pittsfield	35	64
Eastern Credit Union	Newton	33	62
Eaton Credit Union	Framingham	25	56
Edico Credit Union	Boston	13	48
Elco Club Credit Union	Brockton	19	52
Elgasco Credit Union	Palmer	34	62
Elm Credit Union	Lawrence	28	58
Emastryco Credit Union	Cambridge	20	52
Embecco Credit Union	Lawrence	28	58
Emblem Credit Union	Springfield	38	66
EPCO Employees Credit Union	Boston	13	48
Essex Agricultural Credit Union	Pittsfield	35	64
Everett Credit Union	Danvers	23	54
Everett Police Credit Union	Everett	24	54
Fall River Boys Club Credit Union	Everett	24	54
Fall River Municipal Employees Credit Union	Fall River	24	54
Fall River Postal Employees Credit Union	Fall River	24	54
Falpaco Credit Union	Fitchburg	25	56
Federal Credit Union	Boston	13	48
Federation Credit Union	Boston	14	48
Fenwal Credit Union	Ashland	10	46
Fernandes Employees Credit Union	Norton	34	62
F. I. A. Credit Union	Fitchburg	25	56
Filene Credit Union	Boston	14	48
Filestra Credit Union	Fitchburg	25	56
Firefundic Credit Union	Boston	14	48
Fitchburg I-C Credit Union	Fitchburg	25	56
Fitchburg Postal Employees Credit Union	Fitchburg	25	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Fitchco Credit Union	Fitchburg	25	56
555 Credit Union	Canton	21	52
Forty Associates Credit Union	Boston	14	48
40-Fathom Credit Union	Gloucester	26	56
Framingham UAW Credit Union	Framingham	26	56
Freedom House Credit Union	Boston	14	48
Friendship Credit Union, The	Boston	14	48
F. W. Sickles Employees Credit Union	Chicopee	22	54
Garden Street Credit Union	Everett	24	54
Gardner Franco-American Credit Union	Gardner	26	56
Gardner Polish-American Credit Union	Gardner	26	56
General Electric River Works Employees Credit Union	Lynn	30	58
General Fibre Employees Credit Union	West Springfield	41	68
General Package Credit Union	Palmer	34	62
Geneva Credit Union	Boston	14	48
Gilbarco Employees Credit Union	West Springfield	41	68
Gilco Credit Union	Boston	14	48
Glenway Credit Union	Boston	14	48
Glodel Credit Union	Boston	14	48
Gloucester Credit Union	Gloucester	26	56
Gloucester Fire Department Credit Union	Gloucester	26	56
Gloucester Municipal Credit Union	Gloucester	26	56
Gloucester Teachers Association Credit Union	Gloucester	26	56
G R Credit Union	Concord	23	54
Greek Community Credit Union	Lynn	30	58
Greyhound Employees Credit Union	Boston	14	48
Grover Cronin Credit Union	Waltham	40	68
G. T. & D. Credit Union	Greenfield	26	56
Gulf Boston Credit Union	Boston	14	48
Hampeo Credit Union	Easthampton	23	54
H and V Credit Union	Walpole	40	68
Harbor Village Credit Union	Boston	14	48
Harmony Credit Union	Boston	14	48
Harold Credit Union	Boston	15	43
Harvard University Employees Credit Union	Cambridge	20	52
Haverhill Credit Union	Haverhill	27	56
Haverhill Fire Department Credit Union	Haverhill	27	56
Haverhill Italian American Credit Union	Haverhill	27	56
Haverhill Police Department Credit Union	Haverhill	27	56
Haverhill Postal Employees Credit Union	Haverhill	27	56
Haverhill Teachers Credit Union	Haverhill	27	56
Hayward-Schuster Employees Credit Union	Douglas	23	54
Hellenic Credit Union	Peabody	35	62
Herald-Traveler Employees Credit Union, The	Boston	15	48
Hersey Employees Credit Union	Dedham	23	54
High Carbon Credit Union	Millbury	32	60
Highland Credit Union	Lowell	29	58
Hillside Credit Union	Boston	15	48
Holyoke Credit Union	Holyoke	27	58
Holyoke Municipal Employees Credit Union	Holyoke	27	58
Holyoke Postal Credit Union	Holyoke	27	58
Holyoke Teachers Credit Union	Holyoke	27	58
Hoosac Employees Credit Union	North Adams	33	62
Hovoco Credit Union	Groton	27	56
Howard Credit Union	Boston	15	48
Howco Credit Union	Boston	15	48
Humboldt Credit Union	Boston	15	48
Ideal Credit Union	Lowell	29	58
ILSNEC Credit Union	Quincy	35	64
Independent Credit Union	Chelsea	21	52
Independent Hebrew Credit Union	Framingham	26	56
Industrial Credit Union, The	Boston	15	48
Inman Credit Union	Cambridge	20	52
I O S O I Credit Union	Boston	15	48
Jamaica Plain Credit Union	Boston	15	48
Jeanne d'Arc Credit Union	Lowell	29	58
Jogues Credit Union	Chelsea	22	52
John Bath Employees Credit Union	Worcester	42	70
John H. Breck Employees Credit Union	Springfield	38	66
Jonsteel Credit Union	Worcester	42	70
Judaean Credit Union	Chelsea	22	52
Kavodian Credit Union	Fall River	24	54
K B Credit Union	Northbridge	33	62

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Kelko Credit Union	Springfield	38	66
Kendall Mills Credit Union	Walpole	40	68
Labor Circle Credit Union	Lynn	30	58
Lafayette Credit Union	Brockton	19	52
Lapointe Employees Credit Union	Hudson	28	58
Latvian Credit Union	Boston	15	50
Lawrence Credit Union	Lawrence	28	58
Lawrence Firefighters Credit Union	Lawrence	28	58
Lawrence Modern Credit Union	Lawrence	28	58
Lawrence Postal Employees Credit Union	Lawrence	28	58
Lawrence Teachers Credit Union	Lawrence	28	58
L. B. Evans Employees Credit Union	Wakefield	40	66
Leominster Credit Union	Leominster	29	58
Leon E. Abbott Post No. 57 (3) Credit Union	Swampscott	39	66
Liberal Credit Union	Boston	15	50
Liberty Credit Union	Boston	15	50
Lodding Employees Credit Union	Auburn	10	46
Longwood Credit Union	Brookline	20	52
Lord Beaconsfield Credit Union	Boston	15	50
Lowell Credit Union	Lowell	29	58
Lowell Electric Light Employees Credit Union	Lowell	29	58
Lowell EMSR Credit Union	Lowell	29	58
Lowell Firemens Club Credit Union	Lowell	29	58
Lowell Postal Employees Credit Union	Lowell	29	58
Lowell Rendering Employees Credit Union	Billerica	11	46
Luso-American Credit Union	Peabody	35	62
Lynn Credit Union	Lynn	30	58
Lynn Municipal Employees Credit Union	Lynn	30	58
Lynn Police Credit Union	Lynn	30	58
Lynn Postal District Employees Credit Union	Lynn	30	58
Lynn Teachers Credit Union	Lynn	30	58
Maccabean Pythian Credit Union	Springfield	38	66
Maccabee Credit Union	Boston	15	50
Madison Credit Union	Chelsea	22	52
Malden City Employees Credit Union	Malden	31	60
Malden G. & E. Employees Credit Union	Malden	31	60
M and N Employees Credit Union	Norwood	34	62
Mansfield Credit Union	Mansfield	31	60
Marblehead Credit Union	Marblehead	31	60
Marconi Credit Union	Lawrence	28	58
Marillac Credit Union	Boston	16	50
Marquette Credit Union	Winchendon	42	68
Marrud Employees Credit Union	Norwood	34	62
Mascot Credit Union, The	Boston	16	50
Massachusetts Mutual Employees Credit Union	Springfield	38	66
Maynard Consumers Credit Union	Maynard	31	60
M B CO Credit Union	Cambridge	20	52
Medford Municipal Employees Credit Union	Medford	31	60
Medway Credit Union	Medway	31	60
M E E C Employees Credit Union	Haverhill	27	56
Melco Credit Union	Hopedale	28	58
Memorial Credit Union	Boston	16	50
Merchemco Credit Union	Everett	24	54
Middlesex Carmens Credit Union	Waltham	40	68
Millford Credit Union	Millford	32	60
Millbury Credit Union	Millbury	32	60
Mitre Employees Credit Union	Bedford	10	46
Mohliher Credit Union	Boston	16	50
Monarch Credit Union	Springfield	38	66
Monsanto Plastics Credit Union	Springfield	38	66
Moreland Credit Union	Boston	16	50
Morgan Employees Credit Union	Worcester	42	70
Morgan Memorial Credit Union	Boston	16	50
Mortons Employees Credit Union	Boston	16	50
Moulded Plastics Credit Union	Worcester	42	70
MTA Employees Credit Union	Boston	16	50
Mystic Credit Union	Medford	31	60
Nablanko Credit Union	Holyoke	27	58
Nashoba Credit Union	Groton	27	56
Navy Building Credit Union	Boston	16	50
Navy Yard Employees Credit Union	Boston	16	50
Needham School Employees Credit Union	Needham	32	60
Nemasket Credit Union	Middleborough	31	60

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Neponset Credit Union	Walpole	40	68
Neponset Valley Postal Employees Credit Union	Norwood	34	62
New Bedford Gas & Edison Light Company Employees Credit Union	New Bedford	32	60
New Bedford Municipal Employees Credit Union	New Bedford	32	60
New Bedford Postal Employees Credit Union	New Bedford	32	62
Newburyport Credit Union	Newburyport	33	62
New Haven Railroad Employees Credit Union	Boston	16	50
Newton Municipal Credit Union	Newton	33	62
Newton Teachers Credit Union	Newton	33	62
Noddle Island Credit Union	Boston	16	50
Northern Massachusetts Telephone Workers Credit Union	Lowell	29	58
Northshore Credit Union	Salem	36	64
Norton Credit Union	Worcester	43	70
Norwood School Employees Credit Union	Norwood	34	62
Octane Credit Union	Everett	24	54
One-Twenty Credit Union	Boston	16	50
Orange Credit Union	Orange	34	62
Overland Credit Union	Boston	17	50
Perkins Gear Credit Union	West Springfield	41	68
Pittsfield G. E. Employees Credit Union	Pittsfield	35	64
Pittsfield Postal Employees Credit Union	Pittsfield	35	64
Pittsfield Teachers Credit Union	Pittsfield	35	64
Plan Credit Union	Boston	17	50
Plimpton Credit Union	Norwood	34	62
Plymouth Cordage Credit Union	Plymouth	35	64
Plymouth Rubber Credit Union	Canton	21	52
Pneumatic Credit Union	Quincy	35	64
Polish National Credit Union	Chicopee	22	54
Ponedeler Credit Union	Chelsea	22	52
Popular Credit Union	Peabody	35	62
Porter Employees Credit Union, The	Somerville	37	66
Powers Paper Employees Credit Union	Springfield	38	66
Prentiss Wire Credit Union	Holyoke	28	58
Presidents City Credit Union	Quincy	35	64
Press Radio Credit Union	New Bedford	32	62
Pressers Union Local 12 ILGWU Credit Union	Boston	17	50
Producers Dairy Employees Credit Union	Brockton	19	52
Produce Terminal Credit Union	Boston	17	50
Progressive Workmens Credit Union	Malden	31	60
Prospect Hill Presbyterian Credit Union	Lawrence	29	58
Pyrallart Employees Credit Union	Leominster	29	58
Quincy EMSR Credit Union	Quincy	36	64
Quincy Municipal Credit Union	Quincy	36	64
Quinwey Credit Union	Quincy	36	64
Railway Express Credit Union	Springfield	39	66
Randolph Credit Union	Randolph	36	64
Rantoul Credit Union	Beverly	11	46
Raytheon Employees Credit Union	Waltham	40	68
Redberry Credit Union	Boston	17	50
Revere Copper & Brass Employees Credit Union	New Bedford	33	62
Revere Firefighters Credit Union	Revere	36	64
Rex Credit Union	Boston	17	50
R L D A Credit Union	Boston	17	50
Rockland Credit Union	Rockland	36	64
Rockwood Sprinkler Employees Credit Union	Worcester	43	70
Roxbury Independent Credit Union	Boston	17	50
Royal Credit Union	Newton	33	62
Rust Craft Credit Union	Dedham	23	54
St. Anne Credit Union	New Bedford	33	62
St. Anne's Credit Union	Fall River	24	54
St. Jean Baptiste Credit Union	Lynn	30	58
St. Joseph Credit Union of Salem	Salem	36	64
St. Mary's Parish Credit Union	Marlborough	31	60
Salem Credit Union	Salem	36	64
Salem Italian American Credit Union	Salem	36	64
Samson Cordage Employees Credit Union	Shirley	37	64
Saugus Credit Union	Saugus	37	64
Savage Arms Employees Credit Union	Westfield	41	68
Seaver Credit Union	Boston	17	50
Security Employees Credit Union	Boston	17	50
Senco Credit Union	Fitchburg	25	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Setco Credit Union	Springfield	39	66
Sharon Credit Union	Sharon	37	64
Shirley Credit Union	Revere	36	64
Simco Credit Union	Cambridge	20	52
Simonds Employees Credit Union	Fitchburg	25	56
Sisalkraft Credit Union	Attleboro	10	46
Social Service Credit Union	Boston	17	50
Somerset Community Credit Union	Somerset	37	64
Southbridge Credit Union	Southbridge	37	66
Southern Massachusetts Telephone Workers Credit Union	New Bedford	33	62
South Works Credit Union	Worcester	43	70
Spalding Employees Credit Union	Chicopee	22	54
Spasco Credit Union	Springfield	39	66
Sprague Electric Credit Union	North Adams	33	62
Springfield Armory Credit Union	Springfield	39	66
Springfield Credit Union	Springfield	39	66
Springfield FCA Employees Credit Union	Springfield	39	66
Springfield Franco-American Credit Union	Springfield	39	66
Springfield, Mass. Municipal Employees Credit Union	Springfield	39	66
Springfield, Mass. Post Office Employees Credit Union	Springfield	39	66
Springfield Rendering Employees Credit Union	Chicopee	23	54
Springfield Street Railway Employees Credit Union	Springfield	39	66
Springfield Teachers Credit Union	Springfield	39	66
Square Deal Credit Union	Boston	17	50
State Employees Credit Union	Boston	17	50
Stetson Shoe Employees Credit Union	Weymouth	42	68
Swift Employees Credit Union	Somerville	37	66
Sylvania Employees Credit Union	Salem	37	64
T & H Employees Credit Union	Boston	17	50
Taunton Postal Employees Credit Union	Taunton	40	66
Tecnifax Employees Credit Union	Holyoke	28	58
Telephone Workers Credit Union	Boston	18	50
Texco Credit Union	Chicopee	23	54
Thomson Credit Union	Franklin	26	56
Thriftway Credit Union	Boston	18	50
T. I. C. Employees Credit Union	Acton	10	46
Towle Employees Credit Union	Newburyport	33	62
Treasure Credit Union	Greenfield	26	56
T R I B Credit Union	Boston	18	50
Tri-City Credit Union	Fitchburg	25	56
U.S.E. — Worcester Credit Union	Worcester	43	70
U-Strayco Credit Union	New Bedford	33	62
Vamco Employees Credit Union	West Springfield	41	68
Victory Credit Union	Boston	18	50
Wales Mfg. Co. Employees Credit Union	Boston	18	50
Walnut Credit Union	Chelsea	22	52
Walpole Municipal Employees Credit Union	Walpole	40	68
Waltham Municipal Employees Credit Union	Waltham	40	68
Walworth Credit Union	Braintree	18	50
Wapico Credit Union	Everett	24	54
Washburn Employees Credit Union	Worcester	43	70
Washington Credit Union	Boston	18	50
Watertown Municipal Credit Union	Watertown	41	68
Webster Credit Union	Webster	41	68
Welcome Credit Union	Boston	18	50
Welfare Credit Union	Boston	18	50
Wellington Credit Union	Boston	18	50
Wemelco Credit Union	West Springfield	41	68
Westco Credit Union	Springfield	39	66
Western Massachusetts Telephone Workers Credit Union	Springfield	39	66
Westfield Polish-American Credit Union	Westfield	41	68
Westinghouse Employees Credit Union	Dedham	23	54
West Lynn G. E. Employees Credit Union	Lynn	30	58
Westwood Credit Union	Westwood	41	68
Weymouth Town Employees Credit Union	Weymouth	42	68
Whitson Credit Union, The	Boston	18	50
Wick-Spring Employees Credit Union	Palmer	34	62
WICO Employees Credit Union	West Springfield	41	68
Willimansett Credit Union	Chicopee	23	54
Winnisimmet Credit Union	Chelsea	22	52
W. M. W. Credit Union	Northbridge	34	62
Woburn Credit Union	Woburn	42	68

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Wollaston Credit Union	Quincy	36	64
Worcester Fire Department Credit Union	Worcester	43	70
Worcester Gas Light Employees Credit Union	Worcester	43	70
Worcester Police Department Credit Union	Worcester	43	70
Worcester Postal Credit Union	Worcester	43	70
Worcester Public Works Credit Union	Worcester	43	70
Worcester Rendering Employees Credit Union	Auburn	10	46
Worcester Teachers Credit Union	Millbury	32	60
Worcester Thompson Credit Union	Worcester	43	70
Worcester Wire Works Employees Credit Union	Worcester	43	70
Workers Credit Union	Fitchburg	25	56
Woven Hose Employees Credit Union	Cambridge	21	52
Zaslav Volin Credit Union	Boston	18	50

CREDIT UNIONS
SHOWING
NAMES OF PRESIDENT, TREASURER,
INCORPORATION DATE AND BUSINESS LOCATION
AS OF JUNE 30, 1965

ACTON

***T. I. C. Employees Credit Union**
Technology Instrument Corporation
531 Main Street

Incorporated May 11, 1953

R. G. Gagne
President

G. W. Dewey
Treasurer

Total Assets . . . \$59,209 78

ACUSHNET

Acushnet Process Employees Credit Union

Acushnet Process Sales Company
Slocum Street

Incorporated October 1, 1941

E. P. Robbins
President

Edward Powers
Treasurer

Total Assets . . . \$700,269 89

AMESBURY

***Amesbury Franco-American Credit Union**
32 Friend Street

Incorporated July 6, 1939

L. J. Fournier
President

J. M. G. Ouellet
Treasurer

Total Assets . . . \$1,303,798 82

ASHLAND

Fenwal Credit Union
Fenwal Incorporated
400 Main Street

Incorporated June 21, 1945

E. J. Phair
President

H. L. Bates
Treasurer

Total Assets . . . \$264,365 02

ATHOL

***Athol Credit Union**
513 Main Street

Incorporated July 7, 1930

J. R. Linehan
President

R. T. Linehan
Treasurer

Total Assets . . . \$5,677,915 35

ATTLEBORO

Sisalkraft Credit Union

American Reenforced Paper Company
55 Starkey Avenue

Incorporated April 10, 1934

R. E. Anderson
President

R. B. Courchene
Treasurer

Total Assets . . . \$252,447 72

AUBURN

***Lodding Employees Credit Union**
Sword Street

Incorporated May 31, 1956

C. J. Elliott
President

Therese E. Adams
Treasurer

Total Assets . . . \$94,338 81

Worcester Rendering Employees Credit Union

Worcester Rendering Company
218 Southbridge Street

Incorporated August 1, 1934

E. F. Rider, Jr.
President

F. W. White
Treasurer

Total Assets . . . \$3,472 23

BARRE

Barwoolco Credit Union

The Barre Wool Combing Company, Ltd.
Vernon Avenue

Incorporated August 15, 1946

C. W. Damon
President

Margaret E. Rich
Treasurer

Total Assets . . . \$339,580 63

BEDFORD

***Mitre Employees Credit Union**
Route 62
Gaither Building

Incorporated May 5, 1959

G. C. Kinney
President

R. C. Arsenault
Treasurer

Total Assets . . . \$1,184,253 49

BEVERLY**Beverly Investment Credit Union**
200 East Lothrop Street

Incorporated December 2, 1913

Philip Rubinstein
*President*Max Weinberg
Treasurer

Total Assets . . . \$52,115 83

Beverly Municipal Credit Union
234 Cabot Street

Incorporated May 7, 1952

G. D. Dawson
*President*W. C. Keaney
Treasurer

Total Assets . . . \$468,565 45

***Rantoul Credit Union**
401 Rantoul Street

Incorporated May 21, 1957

A. A. McCance
*President*W. W. Burgess, Jr.
Treasurer

Total Assets . . . \$179,676 65

BILLERICA**Lowell Rendering Employees**
Credit Union
Woburn Street
(North Billerica District)

Incorporated June 27, 1934

I. J. Patterson
*President*S. P. Robertson
Treasurer

Total Assets . . . \$46,370 26

BOSTON**AFL-CIO Postal Clerks Credit Union**
South Postal Annex

Incorporated May 21, 1962

J. W. Hunt
*President*W. E. Birmingham
Treasurer

Total Assets . . . \$64,349 46

Allis-Chalmers Credit Union
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof
*President*Edith M. Flansbury
Treasurer

Total Assets . . . \$306,909 16

Alpha Credit Union
New England Deaconess Hospital
185 Pilgrim Road

Incorporated March 25, 1942

C. F. Schraub
*President*D. A. Annis
Treasurer

Total Assets . . . \$114,940 44

***American Chapels Credit Union**
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari
*President*Grace R. Pontuso
Treasurer

Total Assets . . . \$297,876 11

Armour-Chamberlain Credit Union
301 Southampton Street

Incorporated November 3, 1958

A. A. Levenson
*President*J. W. Bradbury
Treasurer

Total Assets . . . \$109,460 96

***B. C. G. Employees Credit Union**
Boston Consolidated Gas Company
144 McBride Street
(Jamaica Plain District)

Incorporated January 16, 1931

J. H. Clark
*President*T. J. Gately
Treasurer

Total Assets . . . \$1,327,391 98

***B L H Employees Credit Union**
The Boston Lying-In Hospital
221 Longwood Avenue

Incorporated May 7, 1952

Katherine Hough
*President*D. J. Coppinger
Treasurer

Total Assets . . . \$234,956 60

***Blue Hill Credit Union**
1151 Blue Hill Avenue
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf
*President*M. H. Finkel
Treasurer

Total Assets . . . \$10,967,752 77

Borisaver Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind
*President*Harry Pearlman
Treasurer

Total Assets . . . \$105,433 45

BOSTON

***Boston American Composing Room Credit Union**
Boston American
5 Winthrop Square

Incorporated February 6, 1929

J. J. Hunt J. J. Dowd
President *Treasurer*

Total Assets \$26,264 46

Boston & Albany Employees Credit Union
Room 223
South Station

Incorporated December 1, 1928

R. G. Henderson A. S. Plimpton
President *Treasurer*

Total Assets \$2,609,652 64

***Boston & Maine Railroad Employees Credit Union**
Room 610
150 Causeway Street

Incorporated February 26, 1915

C. J. Conway C. H. Spinney
President *Treasurer*

Total Assets \$2,131,655 30

Boston Arbelter Ring Credit Union
7 Beach Street

Incorporated January 26, 1938

Benjamin Kaplan Samuel Robinson
President *Treasurer*

Total Assets \$38,716 11

Boston Edison Employees Credit Union
1165 Massachusetts Avenue

Incorporated December 30, 1940

H. R. Sanford J. A. Galvin
President *Treasurer*

Total Assets \$2,649,411 49

***Boston Firefighters Credit Union**
80 Boylston Street

Incorporated November 25, 1947

Rosemary L. Griffin T. J. McGonagle
President *Treasurer*

Total Assets \$3,196,563 51

Boston Globe Employees Credit Union
135 Morrissey Boulevard
(Dorchester District)

Incorporated June 26, 1962

P. E. Rowe T. M. Doonan
President *Treasurer*

Total Assets \$333,579 91

Boston I. R. A. Employees Credit Union
Boston Internal Revenue Agents
55 Tremont Street
Room 309

Incorporated May 29, 1957

Lyndon Colclough E. C. Egan
President *Treasurer*

Total Assets \$32,680 01

Boston Post Office Employees Credit Union
Room 226A
Federal Building

Incorporated March 10, 1924

G. A. Brady P. A. McDonald
President *Treasurer*

Total Assets \$1,035,848 99

***Boston Progressive Credit Union**
1079 Tremont Street
(Roxbury District)

Incorporated December 29, 1929

O. A. Jordan L. F. Hewitt
President *Treasurer*

Total Assets \$1,221,539 40

Boston Railway Mail Employees Credit Union
Room 949
Federal Building

Incorporated April 15, 1930

J. J. Riley J. E. Lane
President *Treasurer*

Total Assets \$187,421 37

Boston Shell Credit Union
Shell Oil Company
441 Stuart Street

Incorporated January 30, 1942

A. E. Doherty E. F. Jones
President *Treasurer*

Total Assets \$182,505 64

Boston Taxi Drivers Association Credit Union
196 West Broadway
(South Boston District)

Incorporated July 25, 1952

Max Dobro P. E. Mills
President *Treasurer*

Total Assets \$11,452 35

***Boston University Employees Credit Union**
226 Bay State Road

Incorporated May 7, 1952

J. G. Larkin A. A. Fields, Jr.
President *Treasurer*

Total Assets \$767,536 36

Boston USCSG Employees Credit Union
First U. S. Civil Service Commission
1003 Post Office and Courthouse Building

Incorporated September 27, 1949

Anne B. Keane
President

Harry Grossman
Treasurer

Total Assets . . . \$56,714 03

***Brighton-Allston Credit Union**
157 Harvard Avenue
(Allston District)

Incorporated January 25, 1950

Max Lefkowitz
President

Abraham Gilman
Treasurer

Total Assets . . . \$112,862 33

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

J. F. Clarke, Jr.
President

Mary R. Hodes
Treasurer

Total Assets . . . \$542,167 06

City Credit Union
1099 Blue Hill Avenue
(Dorchester District)

Incorporated June 18, 1936

H. H. Levine
President

Morris Thompson
Treasurer

Total Assets . . . \$81,311 29

City of Boston Employees Credit Union
34 City Hall
School Street

Incorporated November 5, 1915

J. J. Donovan
President

R. E. Covell
Treasurer

Total Assets . . . \$6,521,423 33

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

E. P. Luosey
President

H. A. Field
Treasurer

Total Assets . . . \$76,362 02

Columbus Credit Union
300 Harrison Avenue

Incorporated April 27, 1935

Joseph Luongo
President

Irving Cutler
Treasurer

Total Assets . . . \$29,524 02

***Consumers Credit Union**
66A Berkeley Street

Incorporated October 5, 1957

Alberta T. Burke
President

M. G. Scanzio
Treasurer

Total Assets . . . \$154,253 62

Corenco Employees Credit Union
Consolidated Rendering Company
178 Atlantic Avenue

Incorporated May 29, 1934

D. B. Hanson
President

G. H. Rask
Treasurer

Total Assets . . . \$5,913 19

Dorchester Credit Union
780 Adams Street
(Dorchester District)

Incorporated April 7, 1955

L. F. O'Donnell
President

R. M. Shea
Treasurer

Total Assets . . . \$35,529 62

Dorchester Browning Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated April 2, 1938

Samuel Spector
President

Barnet Bresnick
Treasurer

Total Assets . . . \$45,005 12

Eaton Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated November 23, 1926

Joseph Price
President

B. M. Reisman
Treasurer

Total Assets . . . \$114,954 01

Emblem Credit Union
W. F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

F. P. Medugno
President

G. G. Phair
Treasurer

Total Assets . . . \$243,854 02

Federal Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Joseph Gray
President

Solomon Pollack
Treasurer

Total Assets . . . \$114,571 16

BOSTON**Federation Credit Union**
Room 422
South Postal Annex

Incorporated October 8, 1954

V. J. Prendergast
*President*B. E. O'Neil
Treasurer

Total Assets . . . \$91,598 04

Ellene Credit Union
426 Washington Street

Incorporated October 21, 1921

J. E. Steinberg
*President*Josephine D. Boellhoff
Treasurer

Total Assets . . . \$1,426,365 04

Firefundic Credit Union
Firemen's Fund Insurance Company
100 Boylston Street

Incorporated February 29, 1940

E. A. Bragdon
*President*C. J. Garofano
Treasurer

Total Assets . . . \$32,248 27

Forty Associates Credit Union
25 Elm Hill Park
(Roxbury District)

Incorporated November 30, 1926

Gabriel Cohen
*President*Herbert Coleman
Treasurer

Total Assets . . . \$69,847 94

Freedom House Credit Union
14 Crawford Street
(Roxbury District)

Incorporated August 2, 1962

D. E. Lane
*President*H. E. Johnson
Treasurer

Total Assets . . . \$7,014 03

***The Friendship Credit Union**
1253 Blue Hill Avenue
(Dorchester District)

Incorporated December 16, 1926

S. H. Plotkin
*President*Ralph Slavet
Treasurer

Total Assets . . . \$93,235 66

Geneva Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 6, 1926

E. J. Walsh
*President*Stanley Finkel
Treasurer

Total Assets . . . \$52,434 37

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

Gertrude V. Gregory
*President*W. N. Smith
Treasurer

Total Assets . . . \$116,732 42

Glenway Credit Union
1345 Blue Hill Avenue
(Mattapan District)

Incorporated March 24, 1927

Nathan Machlin
*President*J. J. Greenberg
Treasurer

Total Assets . . . \$7,990 80

Glozel Credit Union
135 Morrissey Boulevard

Incorporated March 17, 1955

A. J. Krupa
*President*J. J. Spack
Treasurer

Total Assets . . . \$48,228 68

***Greyhound Employees Credit Union**
571 East First Street
(South Boston District)

Incorporated October 11, 1961

J. B. Brown
*President*E. H. Budlong, Jr.
Treasurer

Total Assets . . . \$96,407 11

Gulf Boston Credit Union
Room 522
31 St. James Avenue

Incorporated August 5, 1940

C. A. Frost
*President*R. E. Danielson
Treasurer

Total Assets . . . \$45,383 63

Harbor Village Credit Union
375 Old Colony Avenue
(South Boston District)

Incorporated April 1, 1940

T. G. Nash
*President*Josephine E. Murphy
Treasurer

Total Assets . . . \$17,324 55

Harmony Credit Union
243 Meridian Street
(East Boston District)

Incorporated March 17, 1927

Arthur Stern
*President*Robert Fisher
Treasurer

Total Assets . . . \$15,482 61

*Share Insurance member.

Harold Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

I. I. Gelerman
President

L. D. Kessler
Treasurer

Total Assets . . . \$185,478 88

***The Herald-Traveler Employees Credit Union**
300 Harrison Avenue

Incorporated July 22, 1926

Simon Clemon
President

J. J. O'Brien
Treasurer

Total Assets . . . \$176,299 68

***Hillside Credit Union**
1694 Commonwealth Avenue
(Brighton District)

Incorporated October 25, 1926

Louis Brown
President

E. I. Berman
Treasurer

Total Assets . . . \$792,799 86

Howard Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 29, 1926

Ben Pudolsky
President

Morris Tonkin
Treasurer

Total Assets . . . \$116,895 83

Howco Credit Union
A. T. Howard Company
10 Blandford Street

Incorporated February 12, 1930

J. D. Keane
President

F. J. Bradlee
Treasurer

Total Assets . . . \$19,069 29

Humboldt Credit Union
10 Fairway Street
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg
President

A. A. Wecker
Treasurer

Total Assets . . . \$129,596 62

***The Industrial Credit Union**
270 Boylston Street

Incorporated November 23, 1910

Natalie Hebert
President

J. J. Campana
Treasurer

Total Assets . . . \$1,932,357 82

***I O S O I Credit Union**
215 Hanover Street

Incorporated October 31, 1960

J. P. LaMonica
President

Paolo DiCalogero
Treasurer

Total Assets . . . \$38,303 91

Jamaica Plain Credit Union
48 Priesing Street
(Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman
President

G. N. Cohen
Treasurer

Total Assets . . . \$30,674 48

Latvian Credit Union
64 Sigourney Street
(Jamaica Plain District)

Incorporated June 4, 1962

(Vacant)
President

Fricis Duks
Treasurer

Total Assets . . . \$127,911 87

Liberal Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 5, 1926

Benjamin Klebanow
President

Philip Garber
Treasurer

Total Assets . . . †\$34,864 73

Liberty Credit Union
618 Blue Hill Avenue
(Dorchester District)

Incorporated September 29, 1926

I. E. Paretzky
President

Samuel Rachlis
Treasurer

Total Assets . . . \$219,727 23

Lord Beaconsfield Credit Union
654 Blue Hill Avenue
(Dorchester District)

Incorporated November 12, 1913

Samuel Lazarow
President

Max Shlifer
Treasurer

Total Assets . . . \$253,446 54

Maccabee Credit Union
646 Warren Street
(Roxbury District)

Incorporated August 23, 1949

H. L. Silva
President

C. F. Adams
Treasurer

Total Assets . . . \$54,038 35

*Share Insurance member.

†Figure as of last examination date, September, 1964.

BOSTON***Marillac Credit Union**
90 Cushing Avenue
(Dorchester District)

Incorporated April 28, 1960

R. F. Molloy
*President*F. P. Boorack
Treasurer

Total Assets . . . \$58,093 97

The Mascot Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 18, 1926

J. I. Packer
*President*David Kaiser
Treasurer

Total Assets . . . \$121,112 31

Memorial Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated March 13, 1941

Sidney Weiner
*President*Philip Shane
Treasurer

Total Assets . . . \$74,448 48

***Mohliver Credit Union**
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 18, 1926

Albert Levitt
*President*Abraham Aserkoff
Treasurer

Total Assets . . . \$238,008 72

Moreland Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 27, 1952

Selwyn Cohen
*President*Ruben Weine
Treasurer

Total Assets . . . \$230,231 67

Morgan Memorial Credit Union
93 Berkeley Street

Incorporated July 8, 1937

Marguerite Eaton
*President*R. E. Everest
Treasurer

Total Assets . . . \$47,548 85

Mortons Employees Credit Union
Morton's Incorporated
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern
*President*Rae G. Kurlansky
Treasurer

Total Assets . . . \$41,712 70

MTA Employees Credit Union
500 Arborway
(Jamaica Plain District)

Incorporated January 24, 1936

T. P. Hines
*President*C. L. Gambon
Treasurer

Total Assets . . . \$5,874,050 37

Navy Building Credit Union
495 Summer Street

Incorporated January 11, 1954

Joseph Witkum
*President*R. F. Buckley
Treasurer

Total Assets . . . \$373,712 33

***Navy Yard Employees Credit Union**
Building No. 32
Boston Naval Shipyard
(Charlestown District)

Incorporated December 28, 1939

W. D. Gallagher
*President*S. I. Rosenthal
Treasurer

Total Assets . . . \$1,685,610 14

***New Haven Railroad Employees Credit Union**
Room 233
South Station

Incorporated January 4, 1939

W. E. Christie
*President*L. S. Cashman
Treasurer

Total Assets . . . \$7,206,647 21

***Noddle Island Credit Union**
16 Central Square
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy
*President*Julius Stone
Treasurer

Total Assets . . . \$1,619,153 98

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove
*President*F. B. Seitz, Jr.
Treasurer

Total Assets . . . \$133,610 95

*Share Insurance member.

Overland Credit Union
S. S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

W. L. Burton
President

R. S. Daniels
Treasurer

Total Assets \$198,066 73

Plan Credit Union
Blue Cross
133 Federal Street

Incorporated May 16, 1946

S. C. Shaw
President

J. W. Wilson
Treasurer

Total Assets \$400,454 31

Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

Saul Wallace
President

Lou Plotkin
Treasurer

Total Assets \$55,516 25

Produce Terminal Credit Union
Room 243
Boston Market Terminal Building

Incorporated July 27, 1955

Max Kaplan
President

P. N. Stevenson
Treasurer

Total Assets \$69,280 84

***Redberry Credit Union**
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

W. H. O'Hara
President

D. J. Keough
Treasurer

Total Assets \$51,287 98

Rex Credit Union
Railway Express Agency, Incorporated
710 Atlantic Avenue

Incorporated March 11, 1929

H. A. McIsaac
President

Michael Lottero
Treasurer

Total Assets \$383,137 39

R L D A Credit Union
333 Washington Street
Room 330

Incorporated April 30, 1962

Patrick Downey
President

(Vacant)
Treasurer

Total Assets \$9,831 06

Roxbury Independent Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated October 5, 1926

George Merlin
President

Morris Mays
Treasurer

Total Assets \$90,030 11

Seaver Credit Union
2131 Washington Street
(Roxbury District)

Incorporated January 24, 1927

Morris Chartkoff
President

Joseph Greenberg
Treasurer

Total Assets \$47,353 80

Security Employees Credit Union
Social Security Administration
120 Boylston Street

Incorporated January 3, 1940

J. F. Bean
President

Virginia O. Cashman
Treasurer

Total Assets \$274,717 44

Social Service Credit Union
39 North Bennet Street

Incorporated August 19, 1921

R. E. D. Lavalley
President

Vito Comperchio
Treasurer

Total Assets \$2,316,206 45

Square Deal Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated January 11, 1950

Samuel Diamond
President

Isaac Temkin
Treasurer

Total Assets \$41,195 15

State Employees Credit Union
115 State House

Incorporated April 4, 1921

A. M. Southwick
President

E. W. Towne
Treasurer

Total Assets \$1,483,709 06

T & H Employees Credit Union
892 River Street
(Hyde Park District)

Incorporated March 23, 1954

J. P. Mulvey
President

A. M. Brown
Treasurer

Total Assets \$102,553 58

BOSTON**Telephone Workers Credit Union**
50 Oliver Street

Incorporated March 3, 1917

R. S. Webster, Jr.
*President*E. J. Simonian
Treasurer

Total Assets . . . \$7,464,622 58

Thriftway Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

E. P. Barry
*President*Terrence Spellane
Treasurer

Total Assets . . . \$13,633 00

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room 947
55 Tremont Street

Incorporated August 10, 1953

L. V. Johnson
*President*F. J. McGinn
Treasurer

Total Assets . . . \$144,804 83

Victory Credit Union
925 Washington Street
(Dorchester District)

Incorporated December 7, 1926

Falk Nathan
*President*Israel Glick
Treasurer

Total Assets . . . \$34,330 69

Wales Mfg. Co. Employees Credit Union
117 Bickford Street
(Jamaica Plain District)

Incorporated November 8, 1955

Herman Covin
*President*J. C. Lewis
Treasurer

Total Assets . . . \$20,181 63

Washington Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky
*President*H. L. Bikofsky
Treasurer

Total Assets . . . \$104,038 59

Welcome Credit Union
61 Columbia Road
(Dorchester District)

Incorporated September 25, 1958

Lawrence Deletetsky
*President*J. P. Kohan
Treasurer

Total Assets . . . \$53,003 36

Welfare Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated January 12, 1927

Morris Berman
*President*Harry Milgram
Treasurer

Total Assets . . . \$57,552 55

Wellington Credit Union
1258 Blue Hill Avenue
(Mattapan District)

Incorporated March 18, 1965

Philip Mazor
*President*Max Ginns
Treasurer

Total Assets . . . \$64,127 07

The Whitson Credit Union
Whiting Milk Company
570 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

H. J. Goodenough
*President*C. J. Jaworski
Treasurer

Total Assets . . . \$300,309 21

Zaslav Volin Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz
*President*Max Nimoy
Treasurer

Total Assets . . . \$102,615 09

BRAINTREE**Walworth Credit Union**
1515 Washington Street
(South Braintree District)

Incorporated June 4, 1921

C. B. Platka, Jr.
*President*J. S. Borden
Treasurer

Total Assets . . . \$106,481 25

BRIDGEWATER***Bridgewater Credit Union**
72 Main Street

Incorporated September 3, 1941

Frank Smudin
*President*R. F. King
Treasurer

Total Assets . . . \$1,607,350 45

BROCKTON***Barbourwelt Credit Union**
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford
*President*J. O. Holden
Treasurer

Total Assets . . . \$42,708 68

***Brockton Credit Union**
68 Legion Parkway

Incorporated March 27, 1917

C. A. Mullins
*President*R. N. Tarlow
Treasurer

Total Assets . . . \$6,575,257 03

***Brockton Brotherhood Credit Union**
391 Main Street

Incorporated April 1, 1936

Herbert Briggs
*President*Joseph Cohen
Treasurer

Total Assets . . . \$2,059,842 31

***Brockton EMSR Credit Union**
Eastern Massachusetts Street Railway
Company
1442 Main Street

Incorporated January 3, 1940

T. H. Hunter
*President*Lionel Lanoue
Treasurer

Total Assets . . . \$115,515 60

Brockton Firemens Credit Union
42 Pleasant Street

Incorporated July 27, 1934

E. L. Burrell
*President*J. H. Lamontagne
Treasurer

Total Assets . . . \$169,145 24

***Brockton Postal Employees Credit Union**
43 Crescent Street

Incorporated January 5, 1923

D. J. Adams
*President*C. W. Ham
Treasurer

Total Assets . . . \$211,230 76

Brockton Taunton Gas Employees Credit Union
54 Main Street

Incorporated October 13, 1926

H. A. Ball
*President*Doris Mackenzie
Treasurer

Total Assets . . . \$145,988 46

***Campello Credit Union**
20 Nilsson Street

Incorporated July 16, 1928

J. R. Winberg
*President*Gladys A. Swanson
Treasurer

Total Assets . . . \$278,671 00

***The Crescent Credit Union**
60 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe
*President*David Silverstein
Treasurer

Total Assets . . . \$5,798,346 13

Edico Credit Union
Edison Electric Illuminating Company of
Brockton
36 Main Street

Incorporated May 29, 1936

M. D. Stevens
*President*J. F. Stack
Treasurer

Total Assets . . . \$375,779 43

***Lafayette Credit Union**
183 Court Street

Incorporated June 23, 1938

G. N. Perron
*President*L. L. LaBarre
Treasurer

Total Assets . . . \$425,654 93

***Producers Dairy Employees Credit Union**
735 Belmont Street

Incorporated October 3, 1957

L. S. Clark
*President*Nancy Getchell
Treasurer

Total Assets . . . \$26,338 05

BROOKLINE***Brookline Municipal Credit Union**
334 Washington Street

Incorporated August 2, 1946

A. A. O'Shea
*President*W. H. Burke
Treasurer

Total Assets . . . \$2,474,259 87

Longwood Credit Union
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner
*President*Jacob Gopen
Treasurer

Total Assets . . . \$166,196 25

CAMBRIDGE***Bay State Credit Union**
759 Massachusetts Avenue

Incorporated January 28, 1960

A. A. DeVincentis
*President*J. A. DeVincentis
Treasurer

Total Assets . . . \$742,682 55

***Cambridge Portuguese Credit Union**
1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loja
*President*Joseph Abreu
Treasurer

Total Assets . . . \$1,350,173 45

Cambridge Utilities Employees Credit Union
719 Massachusetts Avenue

Incorporated January 26, 1933

G. E. Hall
*President*P. W. Poor
Treasurer

Total Assets . . . \$315,418 04

Central Credit Union
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin
*President*Esther Melnick
Treasurer

Total Assets . . . \$24,890 57

***C T C Credit Union**
445 Concord Avenue

Incorporated May 29, 1952

Martha M. Clark
*President*W. F. O'Connell
Treasurer

Total Assets . . . \$144,650 94

Darex Credit Union*Dewey & Almy Chemical Company**
62 Whittemore Avenue

Incorporated September 10, 1937

J. J. Lynch
*President*T. F. Foster
Treasurer

Total Assets . . . \$574,887 20

Elm Credit Union
1012 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson
*President*M. M. Isen
Treasurer

Total Assets . . . \$96,271 89

***Harvard University Employees Credit Union**
Grays Hall

Incorporated July 14, 1947

L. E. Thompson
*President*V. H. Tarr
Treasurer

Total Assets . . . \$3,663,945 77

Inman Credit Union
1348 Cambridge Street

Incorporated October 28, 1926

Harry Sidell
*President*Abraham Fishman
Treasurer

Total Assets . . . \$16,084 90

M B CO Credit Union
Macalaster Bicknell Company
243 Broadway

Incorporated October 14, 1954

F. A. Cramphorn, Jr.
*President*W. J. Anderson
Treasurer

Total Assets . . . \$18,912 04

Simco Credit Union
Simplex Wire & Cable Company
79 Sidney Street

Incorporated July 12, 1948

P. E. Whittier
*President*A. T. Lyne
Treasurer

Total Assets . . . \$739,393 08

***Woven Hose Employees Credit Union**
Boston Woven Hose & Rubber Company
29 Hampshire Street

Incorporated March 5, 1947

A. J. Ales
President

J. P. Duarte
Treasurer

Total Assets . . . \$137,183 21

CANTON

555 Credit Union
555 Turnpike Street

Incorporated June 1, 1965

Robert Lamme
President

Salvatore Tramontana
Treasurer

Total Assets . . . \$7,586 70

***Plymouth Rubber Credit Union**
Revere Street

Incorporated May 13, 1955

R. W. Pugh
President

Walter Avery
Treasurer

Total Assets . . . \$161,976 92

CHARLTON

***Charlton Credit Union**
Main Street

Incorporated October 18, 1962

S. H. Carpentier
President

L. H. Baker
Treasurer

Total Assets . . . \$100,619 70

CHELSEA

***American Independent Credit Union**
113 Hawthorne Street

Incorporated October 19, 1926

Frank Shepard
President

Benjamin Glassman
Treasurer

Total Assets . . . \$61,753 35

Atlantic Credit Union
8A Central Avenue

Incorporated August 1, 1939

A. M. Gillman
President

Louis Brooks
Treasurer

Total Assets . . . \$130,442 78

Benjamin Franklin Credit Union
86 Washington Avenue

Incorporated October 13, 1926

Jack Cohen
President

Benjamin Gropman
Treasurer

Total Assets . . . \$279,488 17

***Carmel Credit Union**
473 Broadway

Incorporated November 27, 1926

Isadore Cutler
President

Aaron Coburn
Treasurer

Total Assets . . . \$3,571,389 62

***Chelsea Credit Union**
191 Winnisimmet Street

Incorporated July 31, 1934

Sol Glazer
President

George Cashman
Treasurer

Total Assets . . . \$1,339,476 00

Chestnut Credit Union
113 Hawthorne Street

Incorporated November 2, 1926

Julius Feinberg
President

Joseph Pressman
Treasurer

Total Assets . . . \$28,675 08

Congress Credit Union
4 Washington Avenue

Incorporated November 17, 1926

J. J. Schneider
President

Israel Zamansky
Treasurer

Total Assets . . . \$32,671 17

Continental Credit Union
56 Washington Avenue

Incorporated July 15, 1927

Simon Cohen
President

Morris Cohen
Treasurer

Total Assets . . . \$182,227 57

***Independent Credit Union**
74 Washington Avenue

Incorporated October 18, 1926

A. N. Kaufman
President

Murray Banks
Treasurer

Total Assets . . . \$115,939 88

CHELSEA

Jogues Credit Union
688 Broadway

Incorporated March 22, 1940

A. M. LeClair
President

A. J. Arsenault
Treasurer

Total Assets . . . \$56,700 00

Judaean Credit Union
113 Hawthorne Street

Incorporated December 13, 1926

J. J. Tutun
President

Hyman Silverman
Treasurer

Total Assets . . . \$59,369⁷/₉₅

Madison Credit Union
19 Woodlawn Avenue

Incorporated October 1, 1941

Michael DiNofrio
President

Luigi Iacoviello
Treasurer

Total Assets . . . \$39,474 22

***Ponedeler Credit Union**
74 Washington Avenue

Incorporated October 13, 1926

S. M. Kessler
President

Stanley Stillman
Treasurer

Total Assets . . . \$207,757 27

Walnut Credit Union
417 Broadway

Incorporated October 6, 1926

Abraham Shlager
President

Arthur Miller
Treasurer

Total Assets . . . \$36,146 49

Winnisimmet Credit Union
56 Washington Avenue

Incorporated October 13, 1920

Jeremiah Kamens
President

M. H. Rovner
Treasurer

Total Assets . . . \$324,828 75

CHICOPEE

***Aldenville Credit Union**
454 Grattan Street
(Chicopee Falls District)

Incorporated August 18, 1939

R. R. Quintal
President

A. J. Deslauriers
Treasurer

Total Assets . . . \$1,222,444 84

Chicopee Teachers Credit Union
High School
Front Street

Incorporated June 20, 1934

F. P. Rogowski
President

M. L. Harris
Treasurer

Total Assets . . . \$24,868 53

***Dairy Credit Union**
80 First Avenue
(Chicopee Falls District)

Incorporated February 13, 1939

J. M. Modlish
President

S. J. Mikuski
Treasurer

Total Assets . . . \$52,842 51

F. W. Sickles Employees Credit Union
165 Front Street

Incorporated January 10, 1941

W. F. Ham
President

J. B. FitzGerald, Jr.
Treasurer

Total Assets . . . \$677,224 28

***Polish National Credit Union**
228 Exchange Street

Incorporated July 19, 1921

S. A. Berestka
President

A. J. Golen
Treasurer

Total Assets . . . \$5,102,452 33

***Spalding Employees Credit Union**
A. G. Spalding & Brothers, Incorporated
Meadow Street

Incorporated September 10, 1937

Bernard Lafleur
President

R. N. Russell
Treasurer

Total Assets . . . \$576,886 89

***Springfield Rendering Employees Credit Union**

2 Plainfield Street

Incorporated July 31, 1934

C. I. Bradway
*President*R. J. Trembley
Treasurer

Total Assets . . . \$11,739 56

***Texco Credit Union**
West Main Street
(Chicopee Falls District)

Incorporated July 20, 1956

D. L. Weiner
*President*Dolores Robillard
Treasurer

Total Assets . . . \$45,042 75

***Willimansett Credit Union**
732 Chicopee Street
(Willimansett District)

Incorporated August 25, 1944

E. L. Roy
*President*W. E. Begley
Treasurer

Total Assets . . . \$370,526 93

CLINTON***Colonial Press Credit Union**
1 Green Street

Incorporated January 24, 1942

D. C. Grivakis
*President*W. A. Janda
Treasurer

Total Assets . . . \$807,009 39

CONCORD**G R Credit Union**
General Radio Company
22 Baker Avenue
(West Concord District)

Incorporated February 1, 1930

G. H. Sharp
*President*Josephine A. Donato
Treasurer

Total Assets . . . \$1,142,096 68

DANVERS**Babco Employees Credit Union**
28 Water Street

Incorporated October 11, 1961

L. E. Jacobs
*President*G. A. Wilt
Treasurer

Total Assets . . . \$16,107 35

Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street

Incorporated June 26, 1933

J. E. Eastwood
*President*Hilda M. Fitzgerald
Treasurer

Total Assets . . . \$76,487 49

DEDHAM**Hersey Employees Credit Union**
250 Elm Street

Incorporated June 5, 1940

M. J. Joyce
*President*J. C. Will
Treasurer

Total Assets . . . \$140,900 83

***Rust Craft Credit Union**
Rust Craft Park

Incorporated December 20, 1940

S. E. White
*President*Katharine Dunay
Treasurer

Total Assets . . . \$491,306 14

Westinghouse Employees Credit Union
78 Hyde Park Street

Incorporated March 23, 1954

John Villa
*President*A. J. Jacob
Treasurer

Total Assets . . . \$33,450 11

DOUGLAS***Hayward-Schuster Employees Credit Union**
Main Street
(East Douglas District)

Incorporated April 30, 1942

J. B. Jussume
*President*C. E. Driscoll
Treasurer

Total Assets . . . \$592,127 74

EASTHAMPTON***Hampco Credit Union**
130 Pleasant Street

Incorporated September 24, 1954

Armand Lebeau
*President*Frank Dubiel
Treasurer

Total Assets . . . \$114,929 46

EVERETT**Carmote Employees Credit Union**
376 Third Street

Incorporated September 1, 1935

G. B. Kenrick O. C. Diver
President *Treasurer*

Total Assets \$36,648 30

***Everett Credit Union**
650 Broadway

Incorporated October 29, 1926

Joseph Fisher Henry Henken
President *Treasurer*

Total Assets \$956,566 23

Everett Police Credit Union
371 Broadway

Incorporated May 28, 1936

F. J. Digby H. F. Fitzgerald
President *Treasurer*

Total Assets \$51,163 86

Garden Street Credit Union
44 Garden Street

Incorporated May 11, 1953

J. V. Ennamorati Jane Buckley
President *Treasurer*

Total Assets \$86,765 27

Merchemco Credit Union
Merchemco Chemical Company
Chemical Lane

Incorporated February 8, 1937

A. M. Wollinger John Mastropietro
President *Treasurer*

Total Assets \$994,464 59

Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street

Incorporated August 30, 1933

C. J. Murphy E. W. Maddocks
President *Treasurer*

Total Assets \$69,798 70

Wapico Credit Union
Warren Pipe Company
19 Robin Street

Incorporated February 8, 1937

K. C. Johnston Louis DeSouza
President *Treasurer*

Total Assets \$22,363 83

FALL RIVER**Corky Row Credit Union**
332 Second Street

Incorporated November 20, 1961

H. C. Nagle Jane R. Sicard
President *Treasurer*

Total Assets \$184,833 03

Fall River Boys Club Credit Union
151 Pocasset Street

Incorporated July 12, 1934

D. J. P. Sullivan M. F. Cleaves
President *Treasurer*

Total Assets \$41,786 29

***Fall River Municipal Employees Credit Union**
198 Bank Street

Incorporated February 6, 1930

R. E. Hennessey E. T. Sullivan
President *Treasurer*

Total Assets \$7,519,025 03

Fall River Postal Employees Credit Union
Main Post Office

Incorporated April 26, 1928

A. F. Pedro W. F. Bayliss
President *Treasurer*

Total Assets \$272,847 40

***Kavodian Credit Union**
130 South Main Street
Hudner Building
Room 2

Incorporated July 19, 1948

B. G. Macy Samuel Kaplan
President *Treasurer*

Total Assets \$84,724 09

St. Anne's Credit Union
286 Oliver Street

Incorporated November 1, 1957

A. A. Dube A. R. Vezina
President *Treasurer*

Total Assets \$6,503,746 25

FITCHBURG***Cleghorn Credit Union**
7 Fairmount Place

Incorporated October 24, 1928

Albert Belliveau J. R. Morin
President *Treasurer*

Total Assets \$3,345,803 32

*Share Insurance member.

Crobank Credit Union
Crocker Burbank & Company, Association
 545 Westminster Street

Incorporated July 29, 1936

R. F. Gilbert
President

R. W. Adams
Treasurer

Total Assets . . . \$392,124 28

***Falpaco Credit Union**
Falulah Paper Company
 Falulah Road

Incorporated January 26, 1938

F. J. McCarthy
President

J. S. Hebbard
Treasurer

Total Assets . . . \$49,767 30

***F.I.A. Credit Union**
 387 Water Street

Incorporated December 10, 1953

Alfred Mittola
President

Jennie A. Champa
Treasurer

Total Assets . . . \$285,161 01

Filestra Credit Union
Fitchburg & Leominster Street Railway
 R 1427 Water Street

Incorporated May 17, 1948

R. R. Grondin
President

T. J. Kelly
Treasurer

Total Assets . . . \$7,526 .11

***Fitchburg I-C Credit Union**
 20 Blossom Street

Incorporated October 24, 1928

A. A. Gelinas
President

J. A. L'Ecuyer
Treasurer

Total Assets . . . \$7,159,864 38

***Fitchburg Postal Employees Credit Union**
 Post Office Building
 Wallace Avenue

Incorporated February 9, 1928

E. J. Touchette
President

A. H. Lozeau
Treasurer

Total Assets . . . \$60,099 46

***Fitchco Credit Union**
Fitchburg Paper Company
 722 River Street

Incorporated September 5, 1935

H. T. Macklem
President

P. H. King
Treasurer

Total Assets . . . \$520,519 58

***Senco Credit Union**
Sentinel Printing Company
 808 Main Street

Incorporated September 10, 1929

J. F. Mahoney
President

E. G. Wellington
Treasurer

Total Assets . . . \$48,215 51

Simonds Employees Credit Union
Simonds Saw & Steel Company
 Intervale Road

Incorporated September 23, 1937

Stanley MacPhadden
President

Margaret L. Talcott
Treasurer

Total Assets . . . \$611,044 53

Tri-City Credit Union
 339 Broad Street

Incorporated May 25, 1942

A. J. Forest
President

W. C. Pierce
Treasurer

Total Assets . . . \$37,669 08

***Workers Credit Union**
 48 Wallace Avenue

Incorporated April 17, 1914

E. A. Tofferi
President

J. G. Laakso
Treasurer

Total Assets . . . \$9,360,132 15

FRAMINGHAM

D. M. C. Credit Union
Dennison Manufacturing Company
 300 Howard Street

Incorporated January 26, 1917

L. A. Prescott
President

A. R. Grove
Treasurer

Total Assets . . . \$865,194 53

Eastern Credit Union
 490 Old Connecticut Path

Incorporated February 15, 1937

H. L. Sawyer
President

Elsie P. Rommelfanger
Treasurer

Total Assets . . . \$57,795 54

FRAMINGHAM***Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

F. R. Wilson
*President*T. J. Correia
Treasurer

Total Assets . . . \$363,078 24

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M. H. Hass
*President*H. L. Shapiro
Treasurer

Total Assets . . . \$30,565 14

FRANKLIN***Thomson Credit Union**
Thomson-National Press Company
Dean Street

Incorporated April 30, 1954

Marino Turinese
*President*E. A. Bertoni
Treasurer

Total Assets . . . \$62,614 19

GARDNER***Gardner Franco-American Credit Union**
229 Parker Street

Incorporated November 25, 1938

Roger Tousignant
*President*Linus Allain
Treasurer

Total Assets . . . \$5,593,946 59

***Gardner Polish-American Credit Union**
322 Pleasant Street

Incorporated January 9, 1952

Joseph Bogdanski
*President*D. M. Poliks
Treasurer

Total Assets . . . \$337,740 10

GLOUCESTER***40-Fathom Credit Union**
51 Commercial Street

Incorporated March 12, 1941

J. F. Witham
*President*E. A. Goodick
Treasurer

Total Assets . . . \$36,951 30

Gloucester Credit Union
328 Main Street

Incorporated March 4, 1927

Leo Alper
*President*Robert Kramer
Treasurer

Total Assets . . . \$41,937 43

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 2, 1938

L. B. Blatchford
*President*W. E. O'Hearn
Treasurer

Total Assets . . . \$23,120 87

***Gloucester Municipal Credit Union**
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

R. H. Hammond
*President*G. E. Carr
Treasurer

Total Assets . . . \$107,473 39

***Gloucester Teachers Association Credit Union**
Administration Building
Dale Avenue

Incorporated April 24, 1935

H. B. Geary
*President*J. S. Thompson
Treasurer

Total Assets . . . \$25,986 75

GREENFIELD***G. T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated April 5, 1930

L. W. Edes
*President*Jessie B. Cullen
Treasurer

Total Assets . . . \$316,351 04

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

H. R. Kisloski
*President*G. K. Burgess
Treasurer

Total Assets . . . \$98,198 77

GROTON

Hovoco Credit Union
Hollingsworth & Vose Company
Townsend Road
 (West Groton District)

Incorporated December 28, 1939

F. C. Harmon <i>President</i>	E. M. Marshall <i>Treasurer</i>
Total Assets	\$84,599 07

***Nashoba Credit Union**
Main Street

Incorporated September 1, 1953

H. H. Sargent <i>President</i>	R. H. Whitehill <i>Treasurer</i>
Total Assets	\$189,772 71

HAVERHILL

Haverhill Credit Union
26 Main Street

Incorporated November 1, 1926

M. Wiseberg <i>President</i>	Max Jacobs <i>Treasurer</i>
Total Assets	\$27,198 89

Haverhill Fire Department Credit Union
131 Water Street

Incorporated August 5, 1933

A. A. Knapp <i>President</i>	L. E. Montibello <i>Treasurer</i>
Total Assets	\$201,120 52

***Haverhill Italian American Credit Union**
20 Washington Street

Incorporated June 27, 1934

Armando Bologna <i>President</i>	A. J. Basso <i>Treasurer</i>
Total Assets	\$1,544,248 33

Haverhill Police Department Credit Union
3 Court Street

Incorporated August 5, 1933

J. F. Long <i>President</i>	Carolyn M. Arcisz <i>Treasurer</i>
Total Assets	\$51,474 06

Haverhill Postal Employees Credit Union
Post Office
Washington Square

Incorporated January 24, 1929

G. A. Mooshian <i>President</i>	P. S. Kelly <i>Treasurer</i>
Total Assets	\$71,377 55

Haverhill Teachers Credit Union
Haverhill High School
Corner Summer and Main Streets

Incorporated April 22, 1937

E. V. Sasso <i>President</i>	D. K. Poole <i>Treasurer</i>
Total Assets	\$355,015 52

M E E C Employees Credit Union
161 Water Street

Incorporated October 23, 1958

E. W. Bickum <i>President</i>	Romeo Bisi <i>Treasurer</i>
Total Assets	\$37,343 60

HOLYOKE

***Holyoke Credit Union**
380 High Street

Incorporated September 7, 1911

J. H. Fleury <i>President</i>	Delma R. Guertin <i>Treasurer</i>
Total Assets	\$1,018,397 98

***Holyoke Municipal Employees Credit Union**
206 Maple Street

Incorporated December 19, 1930

W. J. O'Brien <i>President</i>	B. F. Kennedy <i>Treasurer</i>
Total Assets	\$240,223 27

***Holyoke Postal Credit Union**
Post Office Building
650 Dwight Street

Incorporated January 14, 1927

H. P. Cauley <i>President</i>	M. F. Sullivan <i>Treasurer</i>
Total Assets	\$28,488 02

***Holyoke Teachers Credit Union**
98 Suffolk Street

Incorporated June 9, 1934

J. F. Hanna <i>President</i>	H. M. Padden <i>Treasurer</i>
Total Assets	\$28,634 86

***Nablanko Credit Union**
National Blank Book Company
Water Street

Incorporated August 5, 1935

Adelard Fournier <i>President</i>	Thomas Wilhelmi <i>Treasurer</i>
Total Assets	\$76,354 93

HOLYOKE**Prentiss Wire Credit Union**
161 Lower Westfield Road

Incorporated June 28, 1940

D. F. McCarthy G. G. Champagne
President *Treasurer*

Total Assets . . . †\$7,473 75

***Tecnifax Employees Credit Union**
195 Appleton Street

Incorporated May 6, 1954

P. R. Tuttle Maurice Powers
President *Treasurer*

Total Assets . . . \$152,312 14

HOPEDALE**Melco Credit Union**
245 South Main Street

Incorporated February 12, 1951

J. J. Armstrong Berneta M. Lowell
President *Treasurer*

Total Assets . . . \$210,111 87

HUDSON**Lapointe Employees Credit Union**
Lapointe Machine Tool Company
34 Tower Street

Incorporated February 24, 1954

F. H. Girard J. K. Carter
President *Treasurer*

Total Assets . . . \$224,916 55

LAWRENCE**Elgasco Credit Union**
Lawrence Gas & Electric Company
370 Essex Street

Incorporated November 6, 1940

J. A. Buckley J. V. Knightly
President *Treasurer*

Total Assets . . . \$211,242 94

Emastryco Credit Union
Eastern Massachusetts Street Railway
Company
421 Merrimack Street

Incorporated February 12, 1941

F. E. Howard A. A. Maccaron
President *Treasurer*

Total Assets . . . \$33,259 63

***Lawrence Credit Union**
17 Lawrence Street

Incorporated January 7, 1913

Max Goldstein R. R. Dean
President *Treasurer*

Total Assets . . . \$1,361,521 44

Lawrence Firefighters Credit Union
80 Lowell Street

Incorporated July 13, 1950

L. P. Smith F. C. McKernan
President *Treasurer*

Total Assets . . . \$354,046 63

Lawrence Modern Credit Union
90 Broadway

Incorporated November 3, 1926

Abraham Rappaport A. S. Sobil
President *Treasurer*

Total Assets . . . \$91,705 60

Lawrence Postal Employees Credit Union
50 Broadway

Incorporated February 4, 1929

J. L. Petelle W. F. Ford
President *Treasurer*

Total Assets . . . \$60,532 88

Lawrence Teachers Credit Union
Lawrence High School

Incorporated March 30, 1934

B. J. Kiernan E. F. Glynn
President *Treasurer*

Total Assets . . . \$167,528 07

Marconi Credit Union
180 Essex Street

Incorporated May 31, 1939

A. A. Bucio M. T. Stella
President *Treasurer*

Total Assets . . . \$272,977 82

*Share Insurance member.

†June 30, 1964 figure used.

Prospect Hill Presbyterian Credit Union
98 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister
President

Catherine M. Heinze
Treasurer

Total Assets . . . \$6,360 67

LEOMINSTER

Doyle Works Credit Union
511 Lancaster Street

Incorporated August 8, 1932

J. M. Ridley
President

Mariel E. Boutelle
Treasurer

Total Assets . . . \$130,657 75

***Leominster Credit Union**
229 Lancaster Street

Incorporated May 4, 1954

S. R. Firmani
President

J. J. Tata
Treasurer

Total Assets . . . \$145,386 52

***Pyralart Employees Credit Union**
289 North Main Street

Incorporated November 12, 1937

L. F. Cloutier
President

R. V. Kennedy
Treasurer

Total Assets . . . \$1,981,022 87

LOWELL

Highland Credit Union
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein
President

S. L. Rindler
Treasurer

Total Assets . . . \$112,629 13

Ideal Credit Union
174 Central Street

Incorporated November 8, 1926

William Korobkin
President

Louis Cantor
Treasurer

Total Assets . . . \$64,918 09

***Jeanne d'Arc Credit Union**
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois
President

R. J. Boisvert
Treasurer

Total Assets . . . \$6,176,226 33

Lowell Credit Union
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler
President

L. R. Marmer
Treasurer

Total Assets . . . \$198,183 91

Lowell Electric Light Employees Credit Union
29 Market Street

Incorporated February 24, 1941

R. M. Henry
President

F. J. Pigeon, Jr.
Treasurer

Total Assets . . . \$139,002 49

Lowell EMSR Credit Union
Eastern Massachusetts Street Railway Company
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson
President

E. C. Sullivan
Treasurer

Total Assets . . . \$32,089 81

Lowell Firemens Club Credit Union
Ladder 1
Lawrence Street

Incorporated December 8, 1936

J. D. McLaughlin
President

J. G. O'Brien
Treasurer

Total Assets . . . \$269,426 60

***Lowell Postal Employees Credit Union**
Post Office
50 Kearney Square

Incorporated February 24, 1928

S. S. Sadkowski
President

J. T. Weldon
Treasurer

Total Assets . . . \$30,509 01

Northern Massachusetts Telephone Workers Credit Union
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton
President

E. F. Scullin
Treasurer

Total Assets . . . \$1,700,428 06

LYNN***Brotherhood Credit Union**
248 Summer Street

Incorporated April 23, 1934

Arthur Levine
*President*Sam Sherman
Treasurer

Total Assets . . . \$3,173,546 34

General Electric River Works Employees
Credit Union
1100 Western Avenue

Incorporated February 13, 1936

H. G. Wall
*President*M. A. Pettee
Treasurer

Total Assets . . . \$3,380,837 10

***Greek Community Credit Union**
594 Essex Street

Incorporated August 24, 1955

Louis Demakes
*President*P. N. Scangas
Treasurer

Total Assets . . . \$454,794 90

***Labor Circle Credit Union**
182 Summer Street

Incorporated July 23, 1912

Max Woolfson
*President*Aaron Seligman
Treasurer

Total Assets . . . \$294,831 95

Lynn Credit Union
239 Summer Street

Incorporated October 29, 1926

Louis Litvack
*President*Joseph Freedman
Treasurer

Total Assets . . . \$298,578 68

Lynn Municipal Employees Credit Union
City Hall
Room 302

Incorporated July 3, 1940

L. J. Murphy
*President*Mary I. McCall
Treasurer

Total Assets . . . \$194,180 01

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley
*President*Salvatore Tuminelli
Treasurer

Total Assets . . . \$209,442 67

Lynn Postal District Employees Credit
Union
Post Office Building
51 Willow Street

Incorporated October 2, 1926

Donato DiVirgilio
*President*L. A. Kennedy
Treasurer

Total Assets . . . \$244,317 13

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

R. F. Grady
*President*Nathan Goodman
Treasurer

Total Assets . . . \$90,939 30

***St. Jean Baptiste Credit Union**
527 Western Avenue

Incorporated September 29, 1910

A. A. Belliveau
*President*R. E. Gingras
Treasurer

Total Assets . . . \$1,384,224 09

***West Lynn G. E. Employees Credit Union**
40 Federal Street
(West Lynn District)

Incorporated March 27, 1926

E. J. Donovan
*President*G. W. Friberg
Treasurer

Total Assets . . . \$982,164 31

MALDEN**Bell Rock Credit Union**
185 Salem Street

Incorporated May 28, 1945

C. M. Ross
*President*Max Baer
Treasurer

Total Assets . . . \$55,284 02

Cosmopolitan Credit Union
185 Salem Street

Incorporated December 30, 1926

Joseph Kravitsky N. J. Schneiderman
President *Treasurer*

Total Assets . . . \$70,929 91

Malden City Employees Credit Union
Central Fire Station
Salem Street

Incorporated June 1, 1943

D. M. Ward W. T. Barrett
President *Treasurer*

Total Assets . . . \$91,181 50

Malden G. & E. Employees Credit Union
157 Pleasant Street

Incorporated August 7, 1929

L. J. Restuccia P. J. Cutrone
President *Treasurer*

Total Assets . . . \$1,231,318 14

***Progressive Workmens Credit Union**
366 Cross Street

Incorporated September 12, 1911

J. W. Mover Philip Isenman
President *Treasurer*

Total Assets . . . \$7,102,528 81

MANSFIELD***Mansfield Credit Union**
277 North Main Street

Incorporated July 26, 1916

H. A. Patriquin B. B. Fuller
President *Treasurer*

Total Assets . . . \$1,080,604 66

MARBLEHEAD***Marblehead Credit Union**
Post Office Box 237

Incorporated June 27, 1932

W. P. Jackson R. W. Carlton
President *Treasurer*

Total Assets . . . \$42,074 26

MARLBORO**St. Mary's Parish Credit Union**
516 Lincoln Street

Incorporated July 9, 1913

W. H. Wellen Irene A. Toohey
President *Treasurer*

Total Assets . . . \$116,212 41

MAYNARD**Maynard Consumers Credit Union**
68 Main Street

Incorporated July 12, 1948

C. M. Lerer Martha K. Weckstrom
President *Treasurer*

Total Assets . . . \$674,998 38

MEDFORD***Medford Municipal Employees Credit Union**
City Hall
Room 101

Incorporated June 1, 1936

J. V. Moriarty E. C. Babcock
President *Treasurer*

Total Assets . . . \$370,001 48

Mystic Credit Union
162 Mystic Avenue

Incorporated August 17, 1964

F. A. Mango Elizabeth M. Gannon
President *Treasurer*

Total Assets . . . \$10,190 96

MEDWAY**Medway Credit Union**
73 Village Street

Incorporated February 10, 1927

Charles Levine Samuel Liss
President *Treasurer*

Total Assets . . . \$37,287 78

MIDDLEBORO**Nemasket Credit Union**
Plymouth Shoe Company
191 Center Street

Incorporated August 17, 1937

Marjorie E. Baker J. V. Einstein, Jr.
President *Treasurer*

Total Assets . . . \$48,820 21

MILFORD**Milford Credit Union**
49 Pine Street

Incorporated April 28, 1927

Jacob Wyzan <i>President</i>	Abraham Freedman <i>Treasurer</i>
Total Assets	\$16,302 23

MILLBURY***High Carbon Credit Union****New England High Carbon Wire Company**
50 Howe Avenue

Incorporated March 14, 1941

Oliver Richard <i>President</i>	G. F. Wade <i>Treasurer</i>
Total Assets	\$269,268 39

***Millbury Credit Union**
50 Main Street

Incorporated June 20, 1934

M. M. Thornburg <i>President</i>	R. N. Kenary <i>Treasurer</i>
Total Assets	\$2,587,959 40

Worcester Teachers Credit Union
6 Church Street

Incorporated March 2, 1934

Helen R. Harney <i>President</i>	Mary E. Shay <i>Treasurer</i>
Total Assets	\$261,915 62

NEEDHAM***Needham School Employees Credit Union**
Needham High School
Webster Street

Incorporated December 7 1961

K. A. West <i>President</i>	J. A. Osgood <i>Treasurer</i>
Total Assets	\$17,472 52

NEW BEDFORD**Aerovox Employees Credit Union**
Aerovox Corporation
740 Belleville Avenue

Incorporated July 1, 1941

T. P. Richards <i>President</i>	H. L. Mohel <i>Treasurer</i>
Total Assets	\$267,426 13

***Citizens Credit Union**
256 Union Street

Incorporated November 27, 1937

Theodore Pageotte <i>President</i>	Barbara M. W. Silva <i>Treasurer</i>
Total Assets	\$717,841 24

Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J. R. Gordon <i>President</i>	C. H. Wardwell <i>Treasurer</i>
Total Assets	\$484,179 36

New Bedford Gas & Edison Light Company
Employees Credit Union
271 South Water Street

Incorporated May 14, 1926

E. W. Cole <i>President</i>	R. E. Nolan <i>Treasurer</i>
Total Assets	\$334,581 29

New Bedford Municipal Employees Credit Union
868 Pleasant Street

Incorporated November 17, 1932

W. E. Cobb <i>President</i>	S. A. Mitchell <i>Treasurer</i>
Total Assets	\$586,233 63

New Bedford Postal Employees Credit Union
695 Pleasant Street

Incorporated September 18, 1926

W. A. Murphy <i>President</i>	J. W. Connulty <i>Treasurer</i>
Total Assets	\$83,427 43

Press Radio Credit Union
The Standard-Times
Pleasant and Market Streets

Incorporated September 16, 1939

J. T. Mosher <i>President</i>	Manuel Homem, Jr. <i>Treasurer</i>
Total Assets	\$40,343 28

Revere Copper & Brass Employees Credit Union
24 North Front Street

Incorporated April 9, 1937

M. E. Whiteside
President

William Higgins, Jr.
Treasurer

Total Assets . . . \$543,604 76

***St. Anne Credit Union**
43 Rodney French Boulevard

Incorporated August 3, 1911

H. E. Thivierge
President

Ulysse Auger
Treasurer

Total Assets . . . \$1,250,346 47

Southern Massachusetts Telephone Workers Credit Union
390 Acushnet Avenue

Incorporated November 8, 1922

C. B. Ellis
President

Nancy M. Doyle
Treasurer

Total Assets . . . \$1,556,483 79

U-Strayco Credit Union
Union Street Railway Company
145 Middle Street

Incorporated August 25, 1938

J. M. Ribeiro
President

L. M. Walker
Treasurer

Total Assets . . . \$140,853 79

NEWBURYPORT

Newburyport Credit Union
Community Center
Washington Street

Incorporated February 5, 1934

Norman Espovich
President

David Harnch
Treasurer

Total Assets . . . \$13,391 99

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street

Incorporated January 3, 1952

W. A. Smith
President

J. F. Swasey, Jr.
Treasurer

Total Assets . . . \$106,606 88

NEWTON

Easincro Employees Credit Union
Eastern Industries, Incorporated
15 Riverdale Avenue

Incorporated May 24, 1956

P. D. Gillis
President

E. J. Wright
Treasurer

Total Assets . . . \$10,747 24

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue

Incorporated May 8, 1941

Philip Purcell
President

W. H. Fitzgerald
Treasurer

Total Assets . . . \$130,779 01

Newton Teachers Credit Union
40 Elm Road
(Newtonville District)

Incorporated February 19, 1937

M. B. Gradone
President

D. B. Mitchell
Treasurer

Total Assets . . . \$28,301 98

Royal Credit Union
Knights of Columbus Hall
Southgate Park

Incorporated November 19, 1964

Alexander Tulsy
President

Morris Branzburg
Treasurer

Total Assets . . . \$1,164 03

NORTH ADAMS

***Hoosac Employees Credit Union**
Hoosac Mills Corporation
234 Union Street

Incorporated May 10, 1949

Clarence Cote
President

A. E. Elmer
Treasurer

Total Assets . . . \$65,232 84

***Sprague Electric Credit Union**
87 Marshall Street

Incorporated June 24, 1940

J. D. O'Brien
President

R. E. Armitage
Treasurer

Total Assets . . . \$2,265,645 34

NORTHBRIDGE

***K B Credit Union**
Kupfer Brothers Company
Riverdale Street

Incorporated May 25, 1942

George Lemoine
President

F. L. Eden
Treasurer

Total Assets . . . \$99,968 73

NORTHBRIDGE

***W. M. W. Credit Union**
Whitin Machine Works
 Main Street
 (Whitinsville District)

Incorporated February 2, 1932

N. A. Wright
President

E. J. Hartshorn
Treasurer

Total Assets \$1,220,461 29

NORTON

Fernandes Employees Credit Union
Fernandes Super Markets, Inc.
 South Worcester Street

Incorporated September 11, 1963

E. G. Bedard
President

Jeanne B. Nelson
Treasurer

Total Assets \$73,669 84

NORWOOD

***M and N Employees Credit Union**
 65 Nahatan Street

Incorporated August 1, 1958

H. J. Belyea
President

R. D. Mahoney
Treasurer

Total Assets \$158,402 22

***Marrud Employees Credit Union**
 1450 Boston Providence Turnpike

Incorporated April 18, 1962

H. J. Bernstein
President

F. P. O'Brien
Treasurer

Total Assets \$25,901 43

Neponset Valley Postal Employees Credit Union
 Room 204, Post Office Building

Incorporated November 24, 1958

O. L. Hough
President

R. E. Barry
Treasurer

Total Assets \$58,249 56

Norwood School Employees Credit Union
 Administration Building
 Corner Walpole and Elliot Streets

Incorporated September 29, 1934

R. C. Fox
President

Elizabeth V. Syverson
Treasurer

Total Assets \$52,143 99

Plimpton Credit Union
Plimpton Press
 Lenox Street

Incorporated August 19, 1927

H. L. Orta
President

C. C. Parsons
Treasurer

Total Assets \$457,453 37

ORANGE

***Orange Credit Union**
 17 East Main Street

Incorporated May 29, 1952

J. A. Tepper
President

Robert Plotkin
Treasurer

Total Assets \$880,914 43

PALMER

Elco Club Credit Union
Central Massachusetts Electric Company
 465 North Main Street

Incorporated January 2, 1951

A. A. Arsenault
President

A. T. Minns
Treasurer

Total Assets \$190,808 49

***General Package Credit Union**
Diamond National Corp.
 Church Street

Incorporated September 27, 1957

D. T. Daniele
President

T. R. Yule
Treasurer

Total Assets \$195,942 47

***Wick-Spring Employees Credit Union**
 Springfield Road

Incorporated December 31, 1937

P. F. Camyre, Sr.
President

Margaret E. Hickey
Treasurer

Total Assets \$140,334 37

PEABODY

***A. C. Lawrence Employees Credit Union**
 10-18 Sawyer Street

Incorporated December 20, 1934

Peter Micalchuck
President

W. G. Noonan
Treasurer

Total Assets \$329,839 39

Hellenic Credit Union
116 Main Street

Incorporated July 8, 1938

C. M. Zolotas
*President*Christ Decoulas
Treasurer

Total Assets . . . \$593,203 90

***Luso-American Credit Union**
21 Shamrock Street

Incorporated November 30, 1960

J. C. Silva
*President*A. R. Faria
Treasurer

Total Assets . . . \$186,955 37

Popular Credit Union
5 Washington Street

Incorporated December 15, 1926

S. J. Snider
*President*Saul Tanzer
Treasurer

Total Assets . . . \$55,857 11

PITTSFIELD**Berkshire Credit Union**
235 East Street

Incorporated August 10, 1927

James Weisberg
*President*Leon Siegel
Treasurer

Total Assets . . . \$118,931 98

***Eagle Credit Union**
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier
*President*A. L. Owens
Treasurer

Total Assets . . . \$94,025 71

***EPCO Employees Credit Union**
Eaton Paper Corporation
138 South Street

Incorporated June 9, 1961

(Vacant)
*President*Marion R. Mitchell
Treasurer

Total Assets . . . \$99,842 25

***Pittsfield G. E. Employees Credit Union**
100 Woodlawn Avenue
Building 43-267

Incorporated January 4, 1935

M. J. Bunt
*President*P. C. Theilig
Treasurer

Total Assets . . . \$4,424,039 67

Pittsfield Postal Employees Credit Union
Allen & Fenn Streets

Incorporated February 24, 1928

T. H. Doyle
*President*A. J. Sangiovanni
Treasurer

Total Assets . . . \$16,480 22

Pittsfield Teachers Credit Union
Plunkett School
Fenn Street

Incorporated May 17, 1939

J. P. Leahy
*President*A. W. Harvey
Treasurer

Total Assets . . . \$355,866 21

PLYMOUTH**Plymouth Cordage Credit Union**
Court Street

Incorporated November 13, 1928

R. S. Bailey
*President*J. A. Smith
Treasurer

Total Assets . . . \$550,024 44

QUINCY**ILSNEC Credit Union**
Industrial Luncheon Service
440 Hancock Street

Incorporated February 15, 1951

L. B. Rosen
*President*Gilbert Rosenberg
Treasurer

Total Assets . . . \$52,099 88

Pneumatic Credit Union
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr.
*President*R. A. Hutchins
Treasurer

Total Assets . . . \$805,902 96

Presidents City Credit Union
1458 Hancock Street

Incorporated November 6, 1940

J. G. Angelo
*President*C. R. Creighton
Treasurer

Total Assets . . . \$60,738 66

QUINCY***Quincy EMSR Credit Union**
Eastern Massachusetts Street Railway
954 Hancock Street

Incorporated April 17, 1945

B. T. Dembro
*President*H. W. Behn
Treasurer

Total Assets . . . \$98,758 89

***Quincy Municipal Credit Union**
40 Quincy Avenue

Incorporated August 4, 1937

J. E. Walsh
*President*T. F. Maloney
Treasurer

Total Assets . . . \$653,675 21

***Quinwey Credit Union**
1 Cliveden Street

Incorporated June 6, 1950

R. E. Laneau
*President*J. W. Gunville
Treasurer

Total Assets . . . \$293,492 84

***Wollaston Credit Union**
622 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson
*President*Milton Biller
Treasurer

Total Assets . . . \$1,632,090 74

RANDOLPH***Randolph Credit Union**
1064 North Main Street

Incorporated October 31, 1960

J. J. Concannon, Jr.
*President*J. W. Marotta
Treasurer

Total Assets . . . \$157,433 54

REVERE**Revere Firefighters Credit Union**
400 Broadway

Incorporated April 8, 1957

R. A. Lanzo
*President*E. J. Cerulli
Treasurer

Total Assets . . . \$39,443 56

***Shirley Credit Union**
111 Shirley Avenue

Incorporated November 13, 1952

Charles Ginesky
*President*Sidney Dubchansky
Treasurer

Total Assets . . . \$1,138,654 38

ROCKLAND***Rockland Credit Union**
241 Union Street

Incorporated January 23, 1922

Abraham Lelyveld
*President*J. V. Forti
Treasurer

Total Assets . . . \$8,913,061 86

SALEM**Northshore Credit Union**
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson
*President*D. W. Martin
Treasurer

Total Assets . . . \$414,329 09

***St. Joseph Credit Union of Salem**
3 Harbor Street

Incorporated June 1, 1926

E. J. Dionne
*President*J. A. Foisy
Treasurer

Total Assets . . . \$2,844,081 08

Salem Credit Union
140 Washington Street
Room 207

Incorporated May 16, 1913

David Berman
*President*Harry Foster
Treasurer

Total Assets . . . \$146,737 75

***Salem Italian American Credit Union**
20 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio
*President*Domenico Mizzi
Treasurer

Total Assets . . . \$111,977 22

Sylvania Employees Credit Union
211 Washington Street

Incorporated February 14, 1921

F. P. Kelleher
President

C. A. Powers
Treasurer

Total Assets . . . \$1,988,119 19

SAUGUS

***Saugus Credit Union**
448 Lincoln Avenue

Incorporated January 14, 1938

J. L. Goding
President

J. V. Spencer
Treasurer

Total Assets . . . \$1,027,213 83

SHARON

***Sharon Credit Union**
50 South Main Street

Incorporated May 9, 1956

L. M. Plonsky
President

Irving Glaser
Treasurer

Total Assets . . . \$93,518 83

SHIRLEY

Samson Cordage Employees Credit Union
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin
President

A. S. Thomas
Treasurer

Total Assets . . . \$12,656 42

SOMERSET

***Somerset Community Credit Union**
1166 County Street

Incorporated July 10, 1936

Philip Peneault
President

O. C. Perry, Jr.
Treasurer

Total Assets . . . \$2,126,020 28

SOMERVILLE

Bowker Employees Credit Union
37 Medford Street

Incorporated December 23, 1953

M. J. Balboni
President

F. N. Babb
Treasurer

Total Assets . . . \$26,238 96

Colasso Credit Union
Columbus Association, Incorporated
9 Ward Street

Incorporated June 16, 1938

R. E. Valentino
President

Patsy Vaudo
Treasurer

Total Assets . . . \$178,627 07

***The Porter Employees Credit Union**
74 Foley Street

Incorporated July 2, 1956

W. F. Harkins
President

L. J. Gould
Treasurer

Total Assets . . . \$131,446 58

Swift Employees Credit Union
7 Medford Street

Incorporated May 15, 1959

F. J. Harold
President

Edward Azar
Treasurer

Total Assets . . . \$119,863 01

SOUTHBRIDGE

***Southbridge Credit Union**
277 Main Street

Incorporated March 8, 1938

V. P. Tetreault
President

Ernest Fontaine
Treasurer

Total Assets . . . \$3,721,867 27

SPRINGFIELD

***Alaco Credit Union**
34 Front Street
(Indian Orchard District)

Incorporated October 2, 1958

R. L. Simchak
President

F. B. Connor
Treasurer

Total Assets . . . \$161,873 16

SPRINGFIELD***American Bosch Credit Union**
3664 Main Street

Incorporated July 3, 1929

G. H. Barker
*President*R. G. Mansur
Treasurer

Total Assets . . . \$1,810,892 69

Buxton Employees Credit Union*Buxton, Incorporated**
265 Main Street
(Agawam District)

Incorporated December 9, 1949

F. J. Arnold
*President*Marilyn M. Dumais
Treasurer

Total Assets . . . \$704,619 92

Casa Credit Union
Main and Carew Streets

Incorporated December 18, 1964

Jaime Silva
*President*Luis A. Escobar
Treasurer

Total Assets . . . \$4,155 62

***The Chapman Credit Union**
176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

C. A. McCurry
*President*E. C. Brunelle
Treasurer

Total Assets . . . \$1,167,925 50

Cheney Bigelow Credit Union
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles
*President*E. L. Register
Treasurer

Total Assets . . . \$66,359 22

***C L U Credit Union**
26 Willow Street

Incorporated March 19, 1964

J. P. McCarthy, Jr.
*President*J. C. Anderson
Treasurer

Total Assets . . . \$178,990 86

***Diamond Match Employees Credit Union**
125 Paridon Street

Incorporated November 6, 1940

R. L. Lynch
*President*L. N. Brown
Treasurer

Total Assets . . . \$155,669 40

Embeco Credit Union
74 Park Street

Incorporated September 17, 1954

R. L. Cobb
*President*A. J. Yodlowski
Treasurer

Total Assets . . . \$364,957 78

***John H. Breck Employees Credit Union**
115 Dwight Street

Incorporated March 4, 1947

J. P. McDonnell
*President*D. W. Lally, Jr.
Treasurer

Total Assets . . . \$309,841 74

Kelko Credit Union
P. P. Kellogg Company
21 Cypress Street

Incorporated March 6, 1941

G. C. Burridge
*President*J. E. Kazalski
Treasurer

Total Assets . . . \$664,369 24

Maccabean Pythian Credit Union
73 State Street

Incorporated July 8, 1940

Marshall Later
*President*Jack Smith
Treasurer

Total Assets . . . \$31,012 02

Massachusetts Mutual Employees
Credit Union
1295 State Street

Incorporated June 28, 1962

Ralston Stone
*President*M. H. Bennett
Treasurer

Total Assets . . . \$889,296 29

***Monarch Credit Union**
1250 State Street

Incorporated October 14, 1939

A. R. Tetrault
*President*C. H. Spencer
Treasurer

Total Assets . . . \$350,236 96

***Monsanto Plastics Credit Union**
812 Monsanto Avenue
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania
*President*Norman Matthew
Treasurer

Total Assets . . . \$3,139,191 10

***Powers Paper Employees Credit Union**
149 Wason Avenue

Incorporated September 27, 1955

H. N. Bilodeau
*President*S. R. Braun
Treasurer

Total Assets . . . \$29,666 44

***Railway Express Credit Union**
31 Liberty Street

Incorporated March 17, 1955

T. F. Albert
*President*D. J. Votava
Treasurer

Total Assets . . . \$15,675 62

Setco Credit Union
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian
*President*L. W. Buzzelle
Treasurer

Total Assets . . . \$151,064 70

***Spasco Credit Union**
124 Switzer Avenue

Incorporated November 20, 1962

R. T. Boland
*President*E. E. Beck, Jr.
Treasurer

Total Assets . . . \$28,842 48

Springfield Armory Credit Union
Federal Court

Incorporated May 17, 1940

J. T. Caulfield
*President*D. J. Walsh
Treasurer

Total Assets . . . \$512,971 35

Springfield Credit Union
135 State Street

Incorporated February 2, 1965

G. E. Maggi
*President*William Kavaney
Treasurer

Total Assets . . . \$125,345 28

Springfield FCA Employees Credit Union
Farm Credit Administration
310 State Street

Incorporated June 12, 1934

E. J. Dargie
*President*O. B. Anderson
Treasurer

Total Assets . . . \$94,603 93

***Springfield Franco-American Credit Union**
162 Broadway

Incorporated April 15, 1930

A. L. Dubois
*President*Anna M. Ratell
Treasurer

Total Assets . . . \$150,998 00

***Springfield, Mass. Municipal Employees**
Credit Union
158 Broadway

Incorporated March 2, 1927

D. F. Connolly
*President*W. E. Hurley
Treasurer

Total Assets . . . \$1,864,580 65

***Springfield, Mass. Post Office Employees**
Credit Union
436 Dwight Street

Incorporated April 27, 1923

C. E. Souliere
*President*T. A. Clune
Treasurer

Total Assets . . . \$618,966 73

***Springfield Street Railway Employees**
Credit Union
2766 Main Street

Incorporated November 6, 1926

H. S. Valliere
*President*T. E. O'Donnell
Treasurer

Total Assets . . . \$399,246 81

Springfield Teachers Credit Union
High School of Commerce
427 State Street

Incorporated October 5, 1929

H. E. Drewes
*President*A. J. Serafino, Jr.
Treasurer

Total Assets . . . \$1,349,718 29

***Westco Credit Union**
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts
*President*C. A. Caron
Treasurer

Total Assets . . . \$993,748 68

***Western Massachusetts Telephone Workers**
Credit Union
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin
*President*E. E. Kelly
Treasurer

Total Assets . . . \$3,722,473 51

SWAMPSCOTT**Leon E. Abbott Post No. 57 (3) Credit**
Union
89 Burrill Street

Incorporated August 27, 1931

W. F. Jones
*President*R. M. Leonard
Treasurer

Total Assets . . . \$8,181 80

TAUNTON**Adams Post Credit Union**
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard J. T. McDonald
President *Treasurer*

Total Assets \$67,654 49

Adayco Credit Union
175 West Water Street

Incorporated May 19, 1965

Anthony Gonsalves R. A. Vieira
President *Treasurer*

Total Assets \$422 50

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 24, 1928

J. H. O'Keefe S. J. Skwato
President *Treasurer*

Total Assets \$44,386 93

WAKEFIELD***Amlico Credit Union**
American Mutual Liability
Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

Eugene Graf H. J. McKeon
President *Treasurer*

Total Assets \$355,779 30

L. B. Evans Employees Credit Union
27 Water Street

Incorporated August 8, 1939

F. E. Daley A. M. Perkins
President *Treasurer*

Total Assets \$141,223 21

WALPOLE**H and V Credit Union**
Hollingsworth & Vose
112 Washington Street
(East Walpole District)

Incorporated August 23, 1939

(Vacant) B. G. Lennox
President *Treasurer*

Total Assets \$133,887 40

Kendall Millis Credit Union
The Kendall Company
Fiber Products Division
West Street

Incorporated September 12, 1930

E. H. Peterson Fred Burkel
President *Treasurer*

Total Assets \$148,574 26

***Neponset Credit Union**
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

Hilda M. Rafuse Velma M. Cobb
President *Treasurer*

Total Assets \$3,248,878 54

Walpole Municipal Employees Credit Union
Stone Street

Incorporated November 23, 1938

Marion L. Kambour J. J. Buckley
President *Treasurer*

Total Assets \$74,799 27

WALTHAM***Grover Cronin Credit Union**
221 Moody Street

Incorporated August 24, 1943

P. M. Larkin Mary A. Conlon
President *Treasurer*

Total Assets \$419,531 57

***Middlesex Carmens Credit Union**
1020 Main Street

Incorporated November 22, 1946

R. J. Breslin L. M. Noonan
President *Treasurer*

Total Assets \$249,985 37

***Raytheon Employees Credit Union**
Seyon Street

Incorporated January 11, 1945

P. L. Gatchell Carl Dentler
President *Treasurer*

Total Assets \$4,760,583 21

Waltham Municipal Employees Credit Union
175 Lexington Street

Incorporated June 29, 1949

T. F. Rooney P. B. O'Mara
President *Treasurer*

Total Assets \$168,973 22

WATERTOWN

***Arsenal Employees Credit Union**
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

T. S. Spack
President

F. J. Cusick, Jr.
Treasurer

Total Assets . . . \$274,544 32

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 5, 1934

Frances A. Lyons
President

G. B. Wellman
Treasurer

Total Assets . . . \$539,771 79

WEBSTER

***Webster Credit Union**
262 Main Street

Incorporated January 20, 1928

C. H. Szczepanski
President

J. F. Mackowiak
Treasurer

Total Assets . . . \$2,685,961 47

WESTFIELD

***Columbia Bicycle Credit Union**
The Westfield Manufacturing Company
1 Cycle Street

Incorporated September 13, 1956

J. J. Hibert
President

R. B. Huntoon
Treasurer

Total Assets . . . \$277,879 83

***Savage Arms Employees Credit Union**
Springdale Road

Incorporated August 15, 1946

J. A. Soltys
President

G. H. Fitch
Treasurer

Total Assets . . . \$1,004,492 58

Westfield Polish-American Credit Union
5 Main Street
Room 7

Incorporated February 7, 1946

C. F. Sadowski
President

Rose M. Mulvena
Treasurer

Total Assets . . . \$20,541 72

WEST SPRINGFIELD

***General Fibre Employees Credit Union**
Palmer Avenue

Incorporated November 6, 1944

E. D. Mattera
President

W. J. Geraghty
Treasurer

Total Assets . . . \$200,845 10

***Gilbarco Employees Credit Union**
Gilbert & Barker Manufacturing Company
Cold Spring Avenue

Incorporated May 8, 1935

E. O. Beauvais
President

R. E. McCarty
Treasurer

Total Assets . . . \$1,643,510 44

***Perkins Gear Credit Union**
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas
President

J. E. Paquin
Treasurer

Total Assets . . . \$116,345 20

***Vamco Employees Credit Union**
221 Western Avenue

Incorporated September 26, 1963

Robert Patriquin
President

O. A. Paier
Treasurer

Total Assets . . . \$17,983 55

Wemelco Credit Union
174 Brush Hill Avenue

Incorporated August 2, 1923

F. A. Julian
President

C. E. Warburton
Treasurer

Total Assets . . . \$1,865,742 71

WICO Employees Credit Union
Wico Electric Company
42 Phelon Avenue

Incorporated August 3, 1940

H. F. Durkee
President

John Cooper
Treasurer

Total Assets . . . \$222,150 32

WESTWOOD

Westwood Credit Union
302 High Street

Incorporated September 29, 1949

H. J. Mitchell
President

R. D. Randall
Treasurer

Total Assets . . . \$46,761 74

WEYMOUTH***Stetson Shoe Employees Credit Union**
541 Main Street
(South Weymouth District)

Incorporated February 20, 1935

Mary O'Malley
*President*Walter Morrison
Treasurer

Total Assets . . . \$168,376 54

Weymouth Town Employees Credit Union
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen
*President*Mary E. Moore
Treasurer

Total Assets . . . \$368,315 91

WINCHENDON***Marquette Credit Union**
15 Central Street

Incorporated September 19, 1939

H. C. Girouard
*President*Vincent Buckley
Treasurer

Total Assets . . . \$154,657 84

WINTHROP**Beach Credit Union**
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg
*President*Michael Skolnick
Treasurer

Total Assets . . . \$142,768 32

WOBURN***Atlantic Gelatin Credit Union**
Hill Street

Incorporated July 13, 1950

L. T. Orsillo
*President*A. A. King
Treasurer

Total Assets . . . \$392,795 56

Woburn Credit Union
4 Federal Street

Incorporated May 2, 1955

A. A. Paleologos
*President*J. J. Moss
Treasurer

Total Assets . . . \$89,389 43

WORCESTER***C & K Employees Credit Union**
93 Grand Street

Incorporated January 28, 1957

A. H. Prior
*President*W. J. Leszczynski
Treasurer

Total Assets . . . \$407,901 04

**Central Massachusetts Telephone Workers
Credit Union**
15 Chestnut Street

Incorporated November 8, 1922

W. J. McGrath
*President*J. F. Handlin
Treasurer

Total Assets . . . \$1,005,128 56

Craftsman Credit Union
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

J. E. Knipe
*President*Bruce MacDougall
Treasurer

Total Assets . . . \$58,828 75

John Bath Employees Credit Union
10 Mann Street

Incorporated March 9, 1948

C. F. Whitten
*President*R. S. Kemp
Treasurer

Total Assets . . . \$52,775 28

Jonsteel Credit Union
Johnson Steel & Wire Company,
Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

E. C. Swenson
*President*R. J. Reynolds
Treasurer

Total Assets . . . \$145,692 99

Morgan Employees Credit Union
15 Belmont Street

Incorporated January 31, 1927

R. A. Boylan
*President*Esther Currie
Treasurer

Total Assets . . . \$58,800 79

Moulded Plastics Credit Union
10 Plastics Street

Incorporated January 19, 1942

F. L. Graham
*President*L. R. Ginga
Treasurer

Total Assets . . . \$16,637 65

Norton Credit Union
Norton Company
1 New Bond Street

Incorporated October 28, 1925

R. G. Clarke
President

G. S. Williams, Jr.
Treasurer

Total Assets . . . \$544,034 46

***Rockwood Sprinkler Employees Credit Union**
38 Harlow Street

Incorporated April 9, 1937

R. C. McNeaney
President

Evelyn M. Rice
Treasurer

Total Assets . . . \$104,596 90

South Works Credit Union
American Steel & Wire Company
800 Millbury Street

Incorporated April 5, 1935

V. R. Faucher
President

Loretta V. King
Treasurer

Total Assets . . . \$1,387,608 38

U.S.E. — Worcester Credit Union
United States Envelope Company
Logan Division
75 Grove Street

Incorporated August 15, 1957

J. E. Malley
President

R. G. Medhurst
Treasurer

Total Assets . . . \$168,292 19

Washburn Employees Credit Union
Washburn Company
28 Union Street

Incorporated December 3, 1941

Edmund Robertson
President

Beulah B. Hocking
Treasurer

Total Assets . . . \$57,011 10

Worcester Fire Department Credit Union
Room 226
4 Walnut Street

Incorporated July 6, 1937

W. A. Hobbs
President

Wilbert Baker
Treasurer

Total Assets . . . \$152,319 17

Worcester Gas Light Employees Credit Union
25 Quinsigamond Avenue

Incorporated July 27, 1934

J. P. Mills
President

J. L. Turnan
Treasurer

Total Assets . . . \$151,008 44

Worcester Police Department Credit Union
5 Waldo Street

Incorporated November 22, 1946

C. T. Peterson
President

J. J. McKiernan
Treasurer

Total Assets . . . \$129,713 44

Worcester Postal Credit Union
Main Post Office

Incorporated December 9, 1926

L. E. Godin
President

D. F. Kelly
Treasurer

Total Assets . . . \$262,566 60

Worcester Public Works Credit Union
20 East Worcester Street

Incorporated May 25, 1943

C. B. Hardy
President

T. M. Wickman
Treasurer

Total Assets . . . \$61,732 11

Worcester Thompson Credit Union
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian
President

Walter Misilo
Treasurer

Total Assets . . . \$85,745 89

Worcester Wire Works Employees Credit Union
70 James Street

Incorporated January 26, 1937

J. S. Borko
President

M. E. Anderson
Treasurer

Total Assets . . . \$125,860 25

ABSTRACTS OF THE ANNUAL REPORTS
OF
CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,
SHOWING
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
AND OTHER INFORMATION
AS OF
THE CLOSE OF BUSINESS JUNE 30, 1965

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
ACTON	\$	\$	\$	\$	\$	\$	\$
T. I. C. Employees . . .	49,936	—	3,091	5,703	—	480	59,210
ACUSHNET							
Acushnet Process Employees . . .	185,709	—	374,695	21,666	—	118,200	700,270
AMESBURY							
Amesbury Franco-American	256,884	796,176	188,354	49,548	10,640	2,197	1,303,799
ASHLAND							
Fenwal	82,527	—	171,451	9,944	—	443	264,365
ATHOL							
Athol	1,122,453	2,259,676	2,138,665	153,339	—	3,782	5,677,915
ATTLEBORO							
Sisalkraft	143,667	58,763	43,973	5,484	—	561	252,448
AUBURN							
Lodding Employees . . .	54,304	—	33,080	6,768	—	187	94,339
Worcester Rendering Employees	2,047	—	183	1,242	—	—	3,472
BARRE							
Barwooleo	93,384	78,739	161,034	6,424	—	—	339,581
BEDFORD							
Mitre Employees	820,656	—	345,373	18,015	—	209	1,184,253
BEVERLY							
Beverly Investment . . .	14,394	—	30,666	7,056	—	—	52,116
Beverly Municipal . . .	377,082	—	84,963	6,520	—	—	468,565
Rantoul	154,374	—	20,273	5,030	—	—	179,677
BILLERICA							
Lowell Rendering Employees	31,663	—	3,019	11,534	—	154	46,370
BOSTON							
AFL-CIO Postal Clerks . .	57,642	—	2,625	4,082	—	—	64,349
Allis-Chalmers	210,702	—	85,168	11,039	—	—	306,909
Alpha	70,051	—	40,498	4,335	—	56	114,940
American Chapels	183,252	—	112,622	966	—	1,036	297,876
Armour-Chamberlain . . .	58,960	—	37,000	13,411	—	90	109,461
B C G Employees	1,017,666	159,954	128,785	20,205	—	782	1,327,392
B L H Employees	121,658	—	100,346	12,953	—	—	234,957
Blue Hill	1,875,673	5,352,385	3,382,907	237,727	117,137	1,924	10,967,753
Borisaver	91,515	—	10,000	3,828	—	90	105,433

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
45,501	-	206	13,499	4	4½	88	-	132
632,409	-	-	67,344	517	5	1,265	-	464
1,090,985	57,993	11,222	137,553	6,046	4½	1,742	297	610
238,231	30	-	25,771	333	5¾	546	14	183
5,010,796	-	53,652	601,775	11,692	4¼	5,565	-	1,862
218,486	-	-	32,103	1,859	5⅞	374	-	207
81,747	-	-	7,990	4,602	4 3/10	132	-	64
2,569	-	-	903	-	-	25	-	13
290,819	-	-	46,906	1,856	4½	350	-	163
955,739	-	-	225,110	3,404	4⅞	1,363	-	811
28,974	3,026	-	20,073	43	4½	155	45	34
429,470	-	-	38,730	365	4 4/5	623	-	599
158,194	-	2,536	18,937	10	5	493	-	280
42,420	-	-	3,932	18	3¾	140	-	91
60,705	-	-	2,990	654	5	477	-	289
264,966	-	-	39,707	2,236	4¾	527	-	315
104,306	-	-	10,634	-	4	428	-	192
237,333	-	5,315	53,662	1,566	4¼	800	-	439
71,050	-	23,209	14,674	528	4½	335	-	184
1,021,549	-	-	305,549	294	4¾	1,821	-	1,340
213,657	-	-	20,178	1,122	5	484	-	226
9,765,853	-	167,878	1,029,414	4,608	4¾	8,435	-	1,994
91,838	-	-	13,492	103	4	189	-	113

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BOSTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Boston American Composing Room	24,883	-	1,100	65	-	216	26,264
Boston & Albany Employees	736,107	474,550	1,328,903	67,901	-	2,192	2,609,653
Boston & Maine Railroad Employees	643,421	-	1,362,831	101,318	-	24,085	2,131,655
Boston Arbeiter Ring	35,728	-	-	2,988	-	-	38,716
Boston Edison Employees	1,802,999	-	774,716	70,372	-	1,324	2,649,411
Boston Firefighters	1,878,196	1,051,000	148,263	119,105	-	-	3,196,564
Boston Globe Employees	267,185	-	7,638	58,757	-	-	333,580
Boston I. R. A. Employees	29,578	-	-	3,102	-	-	32,680
Boston Post Office Employees	922,304	45,326	28,945	35,295	-	3,979	1,035,849
Boston Progressive	454,485	375,593	279,720	76,364	27,076	8,301	1,221,539
Boston Railway Mail Employees	160,854	-	21,672	4,895	-	-	187,421
Boston Shell	158,131	-	21,879	2,096	-	400	182,506
Boston Taxi Drivers Association	7,363	-	-	2,957	-	1,132	11,452
Boston University Employees	426,666	-	318,709	18,696	-	3,465	767,536
Boston USCS Employees	32,430	-	17,632	6,652	-	-	56,714
Brighton-Allston	104,632	1,633	5,940	522	-	135	112,862
Cabot Boston	263,920	93,409	156,115	27,558	-	1,165	542,167
City	17,264	9,003	49,179	5,865	-	-	81,311
City of Boston Employees	4,903,612	-	1,488,031	129,780	-	-	6,521,423
Colonial Employees	35,695	-	32,264	8,316	-	87	76,362
Columbus	8,777	-	16,001	4,746	-	-	29,524
Consumers	108,556	-	30,160	15,212	-	326	154,254
Corenco Employees	4,625	-	703	529	-	56	5,913
Dorchester	34,193	-	173	1,164	-	-	35,530
Dorchester Browning	42,740	-	170	2,065	-	30	45,005
Eaton	78,490	-	18,727	17,341	-	396	114,954
Emblem	140,068	5,000	90,010	8,776	-	-	243,854
Federal	76,792	-	30,398	7,381	-	-	114,571
Federation	84,109	-	900	4,179	-	2,410	91,598
Filens	468,837	262,180	646,137	40,052	-	9,159	1,426,365
Firefundic	19,051	-	8,232	4,965	-	-	32,248
Forty Associates	32,963	-	32,698	4,187	-	-	69,848
Freedom House	3,877	-	974	1,864	-	299	7,014
Friendship, The	84,331	-	5,777	2,807	-	321	93,236
Geneva	45,036	-	6,192	1,170	-	36	52,434
Gilco	24,486	-	78,961	12,044	-	1,241	116,732
Glenway	6,898	-	-	1,093	-	-	7,991
Gloel	38,818	-	2,331	7,080	-	-	48,229
Greyhound Employees	87,659	-	2,313	6,217	-	218	96,407
Gulf Boston	36,738	-	8,087	337	-	222	45,384
Harbor Village	14,618	-	2,608	99	-	-	17,325
Harmony	9,301	-	4,806	1,376	-	-	15,483
Harold	144,975	9,209	28,885	1,810	-	600	185,479
Herald-Traveler Employees, The	101,570	-	55,243	19,360	-	127	176,300
Hillside	424,699	61,061	273,531	22,358	-	11,151	792,800
Howard	64,739	-	47,450	4,707	-	-	116,896
Howco	11,738	-	4,733	2,598	-	-	19,069
Humboldt	75,795	-	41,143	12,659	-	-	129,597
Industrial, The	1,430,552	278,167	188,503	35,136	-	-	1,932,358
I O S O I	22,353	-	15,052	899	-	-	38,304
Jamaica Plain	29,923	-	-	751	-	-	30,674

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
21,219	-	-	4,901	144	4½	165	-	105
1,662,841	-	-	942,495	4,317	5	4,131	-	2,129
349,657	611,416	308,307	857,523	4,752	7½	3,680	1,744	1,721
26,415	-	-	12,293	8	3½	155	-	83
2,213,357	177,862	-	256,447	1,745	4	3,945	1,244	2,255
2,696,130	-	68,780	430,769	885	5	2,021	-	1,935
305,165	-	-	26,444	1,971	4½	1,365	-	647
25,865	-	-	6,811	4	6	135	-	81
782,661	-	-	244,361	8,827	4	5,611	-	2,917
1,074,472	15,290	26,070	103,883	1,824	3	5,553	114	1,608
152,609	-	-	25,081	9,731	4½	1,260	-	779
155,319	-	-	27,110	77	6	339	-	167
7,322	-	-	1,552	2,578	-	142	-	84
700,487	-	-	65,280	1,769	4½	1,270	-	767
48,033	-	1,716	6,950	15	4¼	133	-	54
96,810	-	-	15,464	588	4½	341	-	276
511,837	-	-	30,327	3	4¾	524	-	346
73,094	-	-	8,011	206	4	157	-	49
5,728,743	-	-	791,412	1,268	3	11,803	-	5,781
65,050	-	-	11,204	108	3¼	383	-	150
23,080	-	-	6,350	94	1¾	120	-	42
130,344	-	-	23,581	329	4½	559	-	192
3,621	-	840	1,452	-	5	31	-	14
32,598	-	-	2,713	219	-	229	-	54
35,398	-	-	9,396	211	4	140	-	77
95,342	-	-	19,578	34	5	270	-	189
207,749	-	-	35,400	705	4½	719	-	357
97,840	-	-	16,606	125	5	178	-	82
77,318	-	-	13,838	442	4½	1,131	-	601
1,264,050	-	-	159,601	2,714	4¼	2,321	-	1,087
28,593	-	-	3,655	-	5½	142	-	71
55,540	-	-	14,172	136	4½	183	-	94
6,395	-	177	421	21	-	107	-	10
78,981	-	-	14,203	52	4½	242	-	129
40,830	-	-	11,108	496	4¾	174	-	117
9,981	52,415	36,409	17,927	-	4	700	341	204
6,373	-	-	1,601	17	5	97	-	36
39,148	-	-	9,076	5	4½	161	-	95
81,753	-	2,053	12,264	337	2¾	303	-	197
28,187	-	-	17,163	34	4¾	141	-	72
12,883	-	-	3,955	487	-	401	-	201
11,619	-	-	3,824	40	4½	72	-	38
158,863	-	-	26,471	145	4	486	-	284
140,155	-	-	34,684	1,461	3½	1,017	-	452
679,453	-	-	107,622	5,725	4½	1,176	-	417
98,749	-	-	17,985	162	4½	399	-	154
14,121	-	-	4,945	3	4	47	-	24
94,763	-	-	34,685	149	4	303	-	145
1,674,414	-	1,073	220,594	36,277	4¾	2,835	-	1,520
35,210	-	-	3,012	82	4½	152	-	36
23,175	-	-	7,488	11	4	164	-	125

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Latvian	31,266	28,143	64,441	2,556	-	1,506	127,912
Liberal	2,584	-	-	117	-	32,164	34,865
Liberty	90,749	53,474	67,439	8,065	-	-	219,727
Lord Beaconsfield	204,176	31,522	12,752	4,352	-	645	253,447
Maccabee	46,944	-	6,428	666	-	-	54,038
Marillac	49,032	-	6,383	2,679	-	-	58,094
Mascot, The	36,137	44,285	37,000	3,395	-	295	121,112
Memorial	39,233	-	31,000	2,907	-	1,308	74,448
Mohliver	165,231	19,137	33,693	19,868	-	80	238,009
Moreland	215,400	-	5,580	9,184	-	68	230,232
Morgan Memorial	13,088	-	13,439	21,022	-	-	47,549
Mortons Employees	6,563	-	31,291	3,859	-	-	41,713
MTA Employees	4,563,394	-	1,229,565	81,091	-	-	5,874,050
Navy Building	262,956	10,181	71,405	28,929	-	241	373,712
Navy Yard Employees	680,021	720,918	211,130	72,346	-	1,195	1,685,610
New Haven Railroad Employees	2,380,808	2,552,211	1,922,344	151,284	-	200,000	7,206,647
Noddle Island	535,450	902,472	119,211	61,614	-	407	1,619,154
One-Twenty	119,548	5,679	4,338	3,814	-	232	133,611
Overland	116,515	-	50,793	30,210	-	549	198,067
Plan	171,306	-	217,663	11,485	-	-	400,454
Pressers Union Local 12 ILGWU	36,719	-	13,271	5,362	-	164	55,516
Produce Terminal	65,010	-	2,632	1,422	-	217	69,281
Redberry	46,814	-	361	4,113	-	-	51,288
Rex	213,778	-	141,887	27,472	-	-	383,137
R L D A	2,061	-	6,788	982	-	-	9,831
Roxbury Independent Seaver	68,477	14,225	527	6,638	-	163	90,030
Security Employees	32,242	-	12,391	2,721	-	-	47,354
Social Service	226,734	-	31,682	16,271	-	30	274,717
Square Deal	446,297	1,050,613	755,184	54,662	-	9,450	2,316,206
State Employees	21,855	-	14,852	4,488	-	-	41,195
T & H Employees	1,282,215	-	81,843	119,597	-	54	1,483,709
Telephone Workers	53,619	-	41,038	7,897	-	-	102,554
Thriftway	6,831,921	-	502,489	128,491	-	1,722	7,464,623
T R I B	9,917	-	68	3,620	-	28	13,633
Victory	126,808	-	12,290	5,707	-	-	144,805
Wales Mfg. Co. Employees	33,405	-	63	863	-	-	34,331
Washington	15,067	-	4,478	637	-	-	20,182
Welcome	46,313	-	53,393	4,333	-	-	104,039
Welfare	42,505	-	6,081	4,417	-	-	53,003
Wellington	28,315	-	28,777	461	-	-	57,553
Whitson, The	40,799	-	21,846	1,222	-	260	64,127
Zaslav Volin	155,690	95,899	33,532	15,188	-	-	300,309
	49,828	-	40,936	11,851	-	-	102,615
BRAINTREE							
Walworth	18,947	-	87,123	235	-	176	106,481
BRIDGEWATER							
Bridgewater	580,733	579,925	355,798	62,769	23,672	4,453	1,607,350
BROCKTON							
Barbourwelt	28,939	-	13,515	255	-	-	42,709
Brockton	2,396,972	2,976,964	988,297	123,522	89,325	177	6,575,257
Brockton Brotherhood	757,043	1,156,930	123,177	22,624	-	68	2,059,842
Brockton EMSR	74,787	21,643	6,411	8,882	-	3,793	115,516
Brockton Firemens	71,327	-	87,877	9,941	-	-	169,145

†Figures used as of last examination date, September, 1961.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
5,171	118,831	-	3,621	289	5	222	130	67
20,317	-	-	13,146	1,402	-	90	-	60
178,751	-	-	40,849	127	4	498	-	196
212,204	-	1,044	39,936	263	4½	933	-	418
34,895	-	-	19,028	115	4½	219	-	125
51,007	-	-	7,067	20	4¾	192	-	136
97,409	-	-	23,637	66	4	374	-	102
63,598	-	-	10,843	7	4½	247	-	161
195,922	-	-	42,062	25	4½	504	-	190
204,326	-	-	25,818	88	4½	466	-	295
41,052	-	-	6,494	3	2½	360	-	138
31,699	-	-	10,009	5	4½	82	-	32
4,752,800	-	-	1,117,782	3,468	2½	5,734	-	5,318
333,803	-	10,645	29,051	213	3½	913	-	487
1,517,838	-	88	166,604	1,080	4½	3,922	-	1,970
5,795,886	-	-	1,407,729	3,033	4½	7,820	-	3,905
1,241,528	9,802	-	366,544	1,280	4¾	1,889	12	1,071
120,376	-	-	13,227	8	5	470	-	149
107,437	-	-	90,603	27	4	423	-	280
325,030	29,512	-	45,861	51	6	701	53	371
48,714	-	-	6,800	2	4	276	-	143
54,613	-	-	14,609	59	4½	282	-	166
42,442	-	-	8,840	6	4¾	301	-	96
280,283	-	20,587	81,420	847	4¾	790	-	440
9,501	-	-	246	84	-	57	-	13
75,361	-	-	14,472	197	4	246	-	105
36,906	-	-	10,441	7	5	126	-	72
244,345	-	-	30,159	213	4½	780	-	374
1,920,132	45,850	-	348,690	1,534	4½	3,273	28	888
31,825	-	-	9,360	10	4	121	-	56
1,190,510	3,880	-	278,414	10,905	4½	4,198	10	1,941
87,325	-	-	14,784	445	4¾	243	-	135
5,252,231	-	-	1,717,118	495,274	4½	13,199	-	6,925
11,385	-	-	2,245	3	4	82	-	41
124,763	-	-	19,094	947	5	242	-	174
24,170	-	-	10,153	8	2	124	-	81
13,986	-	3,558	2,636	2	3	122	-	50
85,549	-	-	18,464	26	4	278	-	125
49,204	-	-	3,794	5	2½	201	-	133
46,389	-	-	11,021	143	5	181	-	93
64,080	-	-	-	47	-	208	-	114
212,909	-	3,186	73,041	11,173	3½	741	-	319
86,247	-	-	16,298	70	5½	253	-	125
11,166	75,520	-	19,743	52	5	375	210	157
1,381,235	-	55,030	123,920	47,165	4¾	2,579	-	1,060
35,668	-	-	6,884	157	4¼	104	-	99
5,813,973	-	59,239	700,835	1,210	4½	5,865	-	2,976
1,690,262	21,375	74,710	269,914	3,581	5	1,848	36	1,130
89,323	-	6,207	19,020	966	4	172	-	97
152,094	-	-	16,994	57	4¾	478	-	184

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BROCKTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Brockton Postal Employees	146,554	-	54,513	10,164	-	-	211,231
Brockton Taunton Gas Employees	44,811	-	91,157	10,020	-	-	145,988
Campello	200,407	24,972	39,179	10,619	3,494	-	278,671
Crecent, The	1,788,210	2,919,709	806,120	114,509	169,606	192	5,798,346
Edico	165,418	91,193	116,197	2,971	-	-	375,779
Lafayette	92,252	162,671	158,223	12,509	-	-	425,655
Producers Dairy Employees	17,155	-	5,097	3,844	-	242	26,338
BROOKLINE							
Brookline Municipal	772,115	1,412,484	179,770	38,760	60,707	10,424	2,474,260
Longwood	142,586	12,653	1,127	9,830	-	-	166,196
CAMBRIDGE							
Bay State	342,647	198,936	188,667	11,195	-	1,238	742,683
Cambridge Portuguese	116,823	917,644	283,462	31,348	-	896	1,350,173
Cambridge Utilities Employees	222,920	-	89,172	3,326	-	-	315,418
Central	11,309	-	7,764	5,818	-	-	24,891
C T C	105,074	15,866	11,861	7,660	-	4,190	144,651
Darex	504,184	-	70,039	664	-	-	574,887
Elm	48,706	-	26,990	20,576	-	-	96,272
Harvard University Employees	1,487,518	1,335,542	750,510	90,200	-	176	3,663,946
Inman	9,344	-	5,273	1,384	-	84	16,085
M B CO	14,955	-	2,228	1,729	-	-	18,912
Simco	284,934	27,960	407,776	17,873	-	850	739,393
Woven Hose Employees	76,810	-	58,475	1,735	-	163	137,183
CANTON							
555	6,553	-	10	1,024	-	-	7,587
Plymouth Rubber	94,863	-	66,307	807	-	-	161,977
CHARLTON							
Charlton	59,542	-	33,886	6,690	-	502	100,620
CHELSEA							
American Independent	59,395	-	1,852	393	-	113	61,753
Atlantic	110,986	-	5,403	11,728	-	2,326	130,443
Benjamin Franklin	225,021	3,743	34,682	15,942	-	100	279,488
Carmel	1,361,110	1,072,789	941,384	85,516	107,513	3,078	3,571,390
Chelsea	1,149,871	95,319	86,781	5,775	-	1,730	1,339,476
Chestnut	17,871	-	7,295	3,126	-	383	28,675
Congress	19,661	-	8,101	4,909	-	-	32,671
Continental	152,873	-	23,832	5,210	-	313	182,228
Independent	97,028	-	7,398	11,121	-	393	115,940
Jogues	13,755	-	40,488	2,326	-	131	56,700
Judaeen	24,422	5,430	23,946	5,497	-	75	59,370
Madison	26,985	-	8,972	3,507	-	10	39,474
Ponedeler	192,178	-	8,896	6,279	-	404	207,757
Walnut	27,792	-	3,276	4,703	-	375	36,146
Winnisimmet	196,774	77,457	39,084	11,514	-	-	324,829

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
174,046	372	90	34,795	1,928	4½	405	1	243
131,009	-	-	14,979	-	4¼	287	-	138
241,562	552	11,503	24,789	265	4¼	907	13	437
4,936,342	41,760	133,442	632,512	54,290	4¼	6,460	24	2,156
317,705	-	-	57,978	96	5	341	-	180
350,248	-	11,596	63,785	26	4½	687	-	146
23,378	-	-	1,417	1,543	4¼	88	-	52
2,184,810	-	-	287,392	2,058	4⅛	2,621	-	1,547
149,113	-	-	17,070	13	4¼	464	-	188
601,258	-	-	140,916	509	4	1,214	-	804
1,208,887	-	-	138,746	2,540	4¼	1,221	-	422
285,650	-	-	29,548	220	4	719	-	410
20,061	-	-	4,806	24	½	62	-	24
129,649	-	-	14,159	843	5	260	-	162
473,409	-	-	96,065	5,413	5	1,005	-	760
83,437	-	-	12,675	160	4¼	178	-	101
3,203,856	-	14,493	337,478	108,119	4½	4,617	-	2,222
13,574	-	-	2,509	2	4	81	-	26
15,032	-	-	3,804	76	5	68	-	37
643,601	-	-	95,666	126	4½	685	-	465
116,785	-	-	19,150	1,248	4	480	-	252
7,091	-	24	472	-	-	129	-	18
132,362	-	-	26,613	3,002	5	537	-	315
94,259	-	1,943	4,418	-	4½	512	-	122
41,508	-	-	19,910	335	3.1875	176	-	125
114,288	-	-	14,445	1,710	4½	426	-	246
193,170	-	-	86,091	227	2	842	-	719
2,924,224	-	46,549	592,511	8,106	4¼	4,756	-	3,220
1,164,175	-	17,749	156,931	621	4¼	2,567	-	1,945
18,674	-	-	9,988	13	4	105	-	61
26,059	-	-	6,610	2	4	93	-	52
138,864	-	10,516	32,286	562	2½	529	-	345
90,114	-	-	25,330	496	4	441	-	283
52,109	-	-	4,579	12	3	235	-	67
48,017	-	-	11,291	62	2	153	-	52
26,792	-	3,937	8,633	112	3½	267	-	146
187,851	-	346	19,286	274	5	558	-	367
26,893	-	-	9,184	69	3	197	-	95
262,174	-	-	61,773	882	4¼	919	-	296

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
CHICOPEE							
Aldenville	572,137	426,034	120,869	102,415	-	990	1,222,445
Chicopee Teachers	9,608	-	10,662	4,599	-	-	24,869
Dairy	22,959	-	17,132	12,708	-	44	52,843
F. W. Sickles Employees . .	229,200	303,115	119,494	24,443	-	972	677,224
Polish National	313,375	3,336,691	1,222,527	193,268	36,000	591	5,102,452
Spalding Employees	257,980	209,604	63,473	45,830	-	-	576,887
Springfield Rendering Employees	7,528	-	3,504	708	-	-	11,740
Texco	24,621	-	16,490	3,932	-	-	45,043
Willimansett	277,947	16,760	58,416	17,027	-	377	370,527
CLINTON							
Colonial Press	411,261	173,568	201,503	20,585	-	92	807,009
CONCORD							
G R	272,447	466,975	336,205	66,227	-	243	1,142,097
DANVERS							
Babco Employees	10,893	-	3,248	1,966	-	-	16,107
Essex Agricultural	34,371	-	39,853	2,263	-	-	76,487
DEDHAM							
Hersey Employees	51,090	-	64,616	25,195	-	-	140,901
Rust Craft	381,780	-	85,635	23,631	-	260	491,306
Westinghouse Employees . .	21,953	-	9,228	2,228	-	41	33,450
DOUGLAS							
Hayward-Schuster Employees	128,660	63,957	374,607	7,750	-	17,154	592,128
EASTHAMPTON							
Hampeo	79,276	-	31,056	4,597	-	-	114,929
EVERETT							
Carmote Employees	8,450	-	17,175	11,023	-	-	36,648
Everett	304,895	590,486	29,690	31,495	-	-	956,566
Everett Police	42,600	-	8,100	464	-	-	51,164
Garden Street	65,723	-	15,172	5,788	-	82	86,765
Merchemco	375,309	499,717	90,141	26,615	-	2,683	994,465
Octane	48,021	-	18,206	3,572	-	-	69,799
Wapico	11,773	-	8,816	1,775	-	-	22,364
FALL RIVER							
Corky Row	122,652	11,151	41,616	8,800	-	614	184,833
Fall River Boys Club . . .	24,597	-	15,278	1,806	-	105	41,786
Fall River Municipal Employees	1,967,139	4,408,786	937,715	205,385	-	-	7,519,025
Fall River Postal Employees	159,206	76,599	20,000	17,042	-	-	272,847
Kavodian	64,141	-	15,799	4,519	-	265	84,724
St. Anne's	2,471,984	2,379,561	1,407,682	57,914	66,131	120,474	6,503,746

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,069,986	-	24,095	96,777	31,587	4½	2,058	-	805
21,111	-	-	3,741	17	4	200	-	39
37,432	-	-	14,938	473	4	73	-	45
597,524	-	-	77,904	1,796	3¾	1,335	-	454
4,600,425	-	36,375	464,714	938	4	4,353	-	900
503,995	-	-	67,358	5,534	4	1,208	-	470
9,386	-	-	2,354	-	6	60	-	42
33,152	-	-	11,595	296	4½	119	-	72
332,627	-	6,895	30,653	352	4½	869	-	406
656,227	-	-	150,365	417	4½	1,139	-	518
1,034,263	-	-	107,831	3	5⅛	860	-	449
14,554	-	-	1,266	287	4	167	-	63
56,353	11,238	-	8,891	5	4½	399	102	77
129,662	-	-	10,425	814	4	298	-	166
428,650	-	-	57,148	5,508	4¼	839	-	590
28,137	-	-	4,774	539	4	291	-	155
484,487	-	9,362	97,888	391	4	801	-	265
99,048	-	-	15,370	511	4½	244	-	146
24,519	-	4,504	7,625	-	4¼	93	-	36
845,833	-	-	110,431	302	4¼	1,032	-	417
35,109	-	-	16,055	-	4½	193	-	81
73,548	-	-	12,963	254	4	170	-	119
869,479	-	-	124,717	269	4	910	-	630
31,932	-	-	37,824	43	4	190	-	117
10,047	-	-	12,281	36	4	68	-	45
135,793	-	28,360	19,284	1,396	4	593	-	216
35,410	-	-	6,330	46	3	323	-	76
6,777,253	-	62,755	675,580	3,437	2	8,423	-	2,726
242,948	-	-	29,786	113	4½	601	-	317
67,928	-	-	16,461	335	4½	217	-	84
5,747,569	-	-	752,080	4,097	4	10,594	-	3,052

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
FITCHBURG							
Cleghorn	999,835	1,389,632	791,688	163,394	-	1,254	3,345,803
Crobank	135,715	-	210,514	45,256	-	639	392,124
Falpaco	14,627	-	31,309	3,831	-	-	49,767
F. I. A.	247,838	-	13,881	23,442	-	-	285,161
Filestra	3,021	-	-	4,481	-	24	7,526
Fitchburg I-C	1,616,564	4,754,340	632,838	153,772	-	2,350	7,159,864
Fitchburg Postal Employees	49,921	2,096	5,592	2,490	-	-	60,099
Fitchco	392,836	-	115,147	12,469	-	68	520,520
Senco	35,338	-	8,977	3,808	-	93	48,216
Simonds Employees . .	169,290	-	418,124	23,631	-	-	611,045
Tri-City	21,223	-	10,973	5,395	-	78	37,669
Workers	935,685	5,910,773	2,377,771	103,386	32,500	17	9,360,132
FRAMINGHAM							
D. M. C.	161,989	-	677,503	25,703	-	-	865,195
Eastern	14,344	-	40,388	3,064	-	-	57,796
Framingham UAW . . .	247,086	-	100,913	15,039	-	40	363,078
Independent Hebrew . .	18,192	-	10,401	1,972	-	-	30,565
FRANKLIN							
Thomson	34,978	-	23,294	4,275	-	67	62,614
GARDNER							
Gardner Franco-American .	2,444,750	1,972,396	864,436	144,511	166,334	1,520	5,593,947
Gardner Polish-American .	140,039	141,778	40,563	14,700	-	660	337,740
GLOUCESTER							
40-Fathom	7,272	-	27,793	1,886	-	-	36,951
Gloucester	37,015	-	3,716	1,206	-	-	41,937
Gloucester Fire Department	16,945	-	4,701	1,475	-	-	23,121
Gloucester Municipal . .	43,951	-	57,438	4,293	-	1,791	107,473
Gloucester Teachers Association	12,178	-	2,050	11,759	-	-	25,987
GREENFIELD							
G. T. & D.	206,392	-	91,290	18,669	-	-	316,351
Treasure	56,811	-	34,119	7,269	-	-	98,199
GROTON							
Hovoco	17,280	-	65,646	1,673	-	-	84,599
Nashoba	157,731	-	26,445	5,597	-	-	189,773
HAVERHILL							
Haverhill	17,435	-	6,505	3,259	-	-	27,199
Haverhill Fire Department	87,680	93,167	15,170	4,931	-	173	201,121
Haverhill Italian American	372,009	913,023	194,390	54,791	10,000	35	1,544,248
Haverhill Police Department	34,111	-	14,085	2,365	-	913	51,474
Haverhill Postal Employees	51,776	-	17,653	1,949	-	-	71,378
Haverhill Teachers . . .	66,283	105,739	86,765	95,194	-	1,035	355,016
M E E C Employees . . .	26,885	-	9,330	1,129	-	-	37,344

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
3,079,344	-	37,019	226,780	2,660	4 $\frac{3}{8}$	3,866	-	1,442
344,245	-	-	41,238	6,641	4 $\frac{1}{2}$	1,064	-	439
32,092	3,017	-	14,623	35	5 $\frac{1}{2}$	158	16	63
269,856	-	-	14,870	435	4 $\frac{1}{4}$	595	-	390
5,414	-	-	2,112	-	5	39	-	20
6,347,364	3,384	11,446	787,222	10,448	4 $\frac{1}{2}$	7,063	3	4,999
46,945	-	-	12,824	330	5	176	-	81
436,873	-	-	83,333	314	5 $\frac{1}{2}$	617	-	404
33,848	1,026	-	12,074	1,268	5	107	14	56
543,630	-	-	66,407	1,008	5	892	-	370
28,279	4,266	-	5,124	-	4 $\frac{1}{2}$	115	7	36
7,923,577	-	-	1,435,676	879	4 $\frac{1}{2}$	5,234	-	2,647
779,125	-	-	86,020	50	4	1,745	-	634
33,739	-	-	23,772	285	5	112	-	43
308,900	-	-	53,730	448	4 $\frac{1}{2}$	1,466	-	642
25,352	-	-	5,213	-	4	138	-	40
54,070	-	-	8,541	3	4 $\frac{1}{2}$	88	-	62
4,971,579	-	30,664	585,970	5,734	4 $\frac{1}{2}$	7,309	-	3,596
303,103	-	2,967	31,491	179	4	599	-	227
27,330	-	-	9,272	349	4	55	-	28
24,526	-	-	17,163	248	5	114	-	68
19,570	-	-	3,551	-	4 $\frac{1}{2}$	68	-	46
97,433	-	-	9,962	78	4	214	-	104
22,253	-	-	3,730	4	4	149	-	51
263,580	-	-	52,769	2	4 $\frac{1}{2}$	785	-	454
66,905	9,559	7,663	14,072	-	4 $\frac{1}{8}$	127	46	99
74,561	-	-	10,037	1	6	300	-	75
165,782	-	-	23,003	988	5	515	-	274
21,910	-	-	5,287	2	4 $\frac{1}{2}$	89	-	38
175,382	-	-	25,651	88	4 $\frac{1}{4}$	425	-	106
1,357,428	-	25,220	157,808	3,792	4 $\frac{1}{4}$	1,370	-	647
44,034	-	-	7,381	59	3 $\frac{1}{2}$	127	-	84
57,420	-	-	13,958	-	5	189	-	97
257,029	-	57,517	40,233	237	4 $\frac{1}{2}$	339	-	106
32,216	-	-	4,904	224	4 $\frac{1}{4}$	130	-	68

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
HOLYOKE							
Holyoke	50,851	630,664	281,606	55,277	-	-	1,018,398
Holyoke Municipal Employees	224,354	-	13,176	2,693	-	-	240,223
Holyoke Postal	14,194	-	10,976	3,318	-	-	28,488
Holyoke Teachers	24,470	-	2,877	1,288	-	-	28,635
Nablanke	41,955	-	30,081	3,997	-	321	76,354
†Prentiss Wire	4,871	-	2,272	125	-	206	7,474
Tecnifax Employees	111,343	-	36,203	3,605	-	1,161	152,312
HOPEDALE							
Melco	142,821	-	41,911	25,380	-	-	210,112
HUDSON							
Lapointe Employees	164,645	-	52,339	7,830	-	103	224,917
LAWRENCE							
Elgasco	88,798	-	109,526	12,919	-	-	211,243
Emastryco	16,629	-	15,210	1,421	-	-	33,260
Lawrence	500,209	552,348	150,309	78,655	-	80,000	1,361,521
Lawrence Firefighters	183,983	97,199	49,950	22,545	-	370	354,047
Lawrence Modern	81,482	-	4,709	5,515	-	-	91,706
Lawrence Postal Employees	56,215	-	2,120	2,198	-	-	60,533
Lawrence Teachers	97,149	-	61,361	9,018	-	-	167,528
Marconi	116,946	100,953	40,511	14,488	-	80	272,978
Prospect Hill Presbyterian	2,359	-	2,327	1,675	-	-	6,361
LEOMINSTER							
Doyle Works	13,483	-	101,956	15,199	-	20	130,658
Leominster	135,026	-	2,588	7,447	-	326	145,387
Pyralt Employees	842,062	239,599	840,327	59,035	-	-	1,981,023
LOWELL							
Highland	94,538	2,465	14,316	1,057	-	253	112,629
Ideal	44,801	-	13,766	6,201	-	150	64,918
Jeanne d'Arc	400,007	3,847,303	1,535,730	343,186	50,000	-	6,176,226
Lowell	60,104	114,110	22,190	1,780	-	-	198,184
Lowell Electric Light Employees	76,347	-	53,500	9,095	-	60	139,002
Lowell EMSR	20,202	-	10,857	1,031	-	-	32,090
Lowell Firemens Club	230,003	-	35,196	4,228	-	-	269,427
Lowell Postal Employees	26,994	-	2,213	1,302	-	-	30,509
Northern Massachusetts Telephone Workers	576,509	950,043	163,587	6,841	-	3,448	1,700,428
LYNN							
Brotherhood	1,158,530	1,413,541	491,231	60,244	-	50,000	3,173,546
General Electric River Works Employees	2,477,759	-	880,421	22,657	-	-	3,380,837
Greek Community	258,718	80,331	97,965	17,615	-	166	454,795
Labor Circle	150,261	36,343	100,921	6,544	-	763	294,832
Lynn	162,779	55,847	65,714	14,239	-	-	298,579
Lynn Municipal Employees	55,729	-	128,000	9,494	-	957	194,180
Lynn Police	101,716	68,378	30,000	9,349	-	-	209,443
Lynn Postal District Employees	223,619	-	16,560	4,138	-	-	244,317
Lynn Teachers	85,705	-	500	4,464	-	270	90,939
St. Jean Baptiste	235,078	795,546	313,817	28,387	11,396	-	1,384,224
West Lynn G. E. Employees	850,610	-	99,166	31,910	-	478	982,164

†June 30, 1964 figures used.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
831,629	-	-	186,227	542	4¼	571	-	189
197,904	-	-	39,617	2,702	5½	484	-	409
20,066	-	-	8,421	1	4½	202	-	78
23,468	-	-	5,090	77	4¼	181	-	44
66,839	-	-	9,513	2	4	618	-	241
4,433	-	-	2,938	103	4	73	-	60
133,899	-	-	18,193	220	4½	368	-	169
181,428	-	-	28,596	88	4½	305	-	189
174,872	-	-	48,311	1,734	4½	375	-	278
147,097	-	-	61,312	2,834	5	318	-	228
19,153	-	-	14,107	-	3	57	-	40
1,056,052	19,675	9,650	272,945	3,199	4½	2,643	48	907
307,430	-	2,307	43,287	1,023	5	641	-	201
72,162	-	-	19,297	247	4½	335	-	143
49,932	-	-	10,546	55	5½	199	-	117
135,279	-	-	30,297	1,952	4½	318	-	105
227,488	-	1,033	44,081	376	4½	613	-	202
5,329	-	-	1,032	-	4	84	-	7
101,106	-	15,181	14,370	1	4	314	-	65
131,794	-	2,769	9,405	1,419	4½	402	-	164
1,693,693	-	78,824	207,672	834	4½	2,037	-	1,254
84,888	-	-	27,703	38	4¼	298	-	130
48,028	-	-	16,740	150	4¾	253	-	121
5,329,873	-	-	845,611	742	4¾	5,435	-	1,173
152,490	-	-	45,519	175	4¼	283	-	144
113,378	-	-	25,252	372	4¼	240	-	109
24,905	-	-	7,020	165	5	73	-	45
233,297	-	-	35,924	206	5¼	544	-	380
22,627	-	-	7,849	33	5¼	173	-	87
1,322,091	-	-	371,540	6,797	4½	3,255	-	1,420
2,773,353	-	-	392,636	7,557	5	2,456	-	1,073
2,808,596	-	-	566,689	5,552	4½	8,322	-	4,530
407,130	-	-	44,287	3,378	4¼	827	-	334
246,175	-	-	48,648	9	4	991	-	296
234,044	-	-	62,116	2,419	4¼	597	-	270
177,913	-	-	16,164	103	4	526	-	256
170,083	-	-	39,224	136	4½	349	-	182
188,120	-	-	53,867	2,330	6	647	-	360
70,884	-	-	19,855	200	4¼	420	-	155
1,139,440	48,977	19,986	171,888	3,933	4¼	2,061	87	527
772,972	-	-	202,528	6,664	4	2,090	-	1,758

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
MALDEN							
Bell Rock	36,745	3,631	12,006	2,632	-	270	55,284
Cosmopolitan	45,575	-	17,484	7,738	-	133	70,930
Malden City Employees	61,130	-	10,000	20,052	-	-	91,182
Malden G. & E. Employees	532,600	392,048	281,984	24,686	-	-	1,231,318
Progressive Workmens	863,174	3,643,895	2,508,253	66,207	21,000	-	7,102,529
MANSFIELD							
Mansfield	687,765	219,585	153,001	19,280	-	974	1,080,605
MARBLEHEAD							
Marblehead	30,700	-	11,216	136	-	22	42,074
MARLBORO							
St. Mary's Parish	63,734	1,700	33,302	17,476	-	-	116,212
MAYNARD							
Maynard Consumers	158,203	218,915	280,401	16,723	-	756	674,998
MEDFORD							
Medford Municipal Employees	153,513	-	194,946	21,542	-	-	370,001
Mystic	8,836	-	-	1,342	-	13	10,191
MEDWAY							
Medway	23,432	-	12,145	1,711	-	-	37,288
MIDDLEBORO							
Nemasket	19,755	-	23,404	5,661	-	-	48,820
MILFORD							
Milford	4,866	-	7,733	3,703	-	-	16,302
MILLBURY							
High Carbon	168,537	-	71,614	29,117	-	-	269,268
Millbury	1,567,138	679,988	211,112	113,017	12,727	3,977	2,587,959
Worcester Teachers	217,480	-	42,219	2,217	-	-	261,916
NEEDHAM							
Needham School Employees	10,977	-	5,837	659	-	-	17,473
NEW BEDFORD							
Aerovox Employees	88,672	-	167,571	11,183	-	-	267,426
Citizens	465,390	83,930	146,902	20,881	-	738	717,841
Continental Employees	147,609	247,586	57,833	31,151	-	-	484,179
New Bedford Gas & Edison Light Company Employees	176,425	-	147,639	10,517	-	-	334,581
New Bedford Municipal Employees	143,921	348,820	63,163	30,320	-	-	586,224

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
45,734	-	-	9,349	201	4	253	-	120
57,514	-	-	13,416	-	3¼	177	-	107
62,052	-	-	28,927	203	5	414	-	254
1,070,612	-	14,193	138,681	7,832	5	810	-	714
6,128,570	-	45,659	927,160	1,140	4½	6,418	-	1,300
959,865	-	-	115,324	5,416	4½	2,649	-	1,054
34,131	-	-	6,572	1,371	4½	288	-	90
46,795	43,801	9,874	15,066	676	4	762	643	98
608,065	-	19,569	46,966	398	4¼	1,042	-	366
309,176	-	-	59,191	1,634	4¼	675	-	485
8,314	-	-	1,843	34	-	56	-	24
33,286	-	-	3,995	7	4½	150	-	39
43,061	-	-	5,756	3	4	301	-	149
9,192	-	-	7,110	-	-	48	-	10
227,745	-	-	41,522	1	5	315	-	220
2,185,666	-	67,403	314,638	20,252	2¼	4,325	-	2,332
209,884	-	-	30,716	21,316	3¼	766	-	336
16,569	-	-	904	-	5	143	-	26
237,008	-	-	30,396	22	4½	782	-	304
631,657	-	-	85,719	465	4¾	1,897	-	722
378,320	-	-	105,524	335	4½	513	-	224
167,916	88,426	-	78,231	8	5½	753	351	345
525,804	-	-	59,421	999	5	1,543	-	374

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
NEW BEDFORD (Continued)	\$	\$	\$	\$	\$	\$	\$
New Bedford Postal Employees	66,492	-	10,000	6,935	-	-	83,427
Press Radio	8,773	-	27,847	3,723	-	-	40,343
Revere Copper & Brass Employees	204,574	-	336,873	1,862	-	296	543,605
St. Anne	47,532	762,381	369,237	52,910	17,623	663	1,250,346
Southern Massachusetts Telephone Workers	993,966	353,083	156,359	50,068	-	3,008	1,556,484
U-Strayco	36,630	36,354	59,819	7,789	-	262	140,854
NEWBURYPORT							
Newburyport	3,822	-	4,821	4,619	-	130	13,392
Towle Employees	42,263	-	60,777	3,567	-	-	106,607
NEWTON							
Easincio Employees	6,652	-	474	3,485	-	136	10,747
Newton Municipal	83,910	-	37,694	8,781	-	394	130,779
Newton Teachers	25,771	-	1,200	1,331	-	-	28,302
Royal	392	-	-	772	-	-	1,164
NORTH ADAMS							
Hoosac Employees	44,105	-	20,055	1,056	-	17	65,233
Sprague Electric	1,333,379	43,933	778,226	69,293	-	40,814	2,265,645
NORTHBRIDGE							
K B	38,329	-	60,826	814	-	-	99,969
W. M. W.	887,280	-	288,025	45,156	-	-	1,220,461
NORTON							
Fernandes Employees	58,922	-	-	14,748	-	-	73,670
NORWOOD							
M and N Employees	126,790	-	16,910	14,702	-	-	158,402
Marrud Employees	18,685	-	4,174	3,042	-	-	25,901
Neponset Valley Postal Employees	54,081	-	3,595	574	-	-	58,250
Norwood School Employees	45,472	-	4,740	1,932	-	-	52,144
Plimpton	254,848	-	186,457	14,853	-	1,295	457,453
ORANGE							
Orange	768,925	59,705	47,392	4,892	-	-	880,914
PALMER							
Elco Club	73,467	-	112,558	4,783	-	-	190,808
General Package	116,316	-	78,650	922	-	54	195,942
Wick-Spring Employees	91,761	-	31,035	17,365	-	173	140,334
PEABODY							
A. C. Lawrence Employees	236,127	-	78,172	15,388	-	152	329,839
Hellenic	232,239	315,949	37,483	6,557	-	976	593,204
Luso-American	173,220	-	4,451	9,084	-	200	186,955
Popular	41,376	-	13,227	1,254	-	-	55,857

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
70,103	-	-	12,559	765	5	319	-	147
36,550	-	-	3,788	5	3½	179	-	60
467,597	-	-	69,271	6,737	4¾	641	-	305
1,047,173	-	-	202,295	878	4½	989	-	279
1,350,105	-	-	205,715	664	5	2,256	-	1,388
114,372	-	-	26,275	207	4¼	186	-	101
6,955	-	-	6,436	1	2	128	-	13
89,966	-	-	16,628	13	4	224	-	101
8,450	-	-	2,277	20	-	58	-	42
110,963	-	-	19,692	124	4¼	628	-	261
23,712	-	-	4,582	8	4	360	-	100
1,110	-	-	32	22	-	22	-	5
51,764	-	-	13,449	20	4½	200	-	87
1,828,971	-	-	401,603	35,071	4¾	3,182	-	1,717
83,216	-	-	16,748	5	4½	157	-	80
997,497	-	-	217,946	5,018	4	2,601	-	1,358
69,045	-	-	4,325	300	4½	551	-	452
135,261	-	7,438	12,300	3,403	2	430	-	266
23,061	-	1,687	1,153	-	4⅞	134	-	63
51,214	-	-	7,030	6	4½	374	-	175
46,292	-	-	5,851	1	3½	186	-	96
400,616	-	-	41,659	15,178	4¼	788	-	372
784,422	-	-	95,711	781	4⅝	1,527	-	876
171,237	-	-	19,536	35	4	189	-	93
180,843	-	-	13,845	1,254	4	345	-	179
110,384	-	7,431	22,158	361	4⅞	357	-	154
255,005	-	-	71,232	3,602	4¾	1,081	-	734
521,026	-	-	71,802	376	4⅞	932	-	390
161,692	-	5,662	15,488	4,113	4⅝	541	-	294
43,779	-	-	10,881	1,197	3	180	-	84

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
PITTSFIELD							
Berkshire	115,560	-	737	2,635	-	-	118,932
Eagle	91,736	-	551	1,021	-	718	94,026
EPCO Employees	88,250	-	9,229	2,363	-	-	99,842
Pittsfield G. E. Employees	2,709,827	-	1,689,063	23,761	-	1,389	4,424,040
Pittsfield Postal Employees	11,425	-	2,668	2,387	-	-	16,480
Pittsfield Teachers	244,107	-	99,234	12,525	-	-	355,866
PLYMOUTH							
Plymouth Cordage	84,033	123,463	330,172	12,356	-	-	550,024
QUINCY							
ILSNEC	42,282	-	4,043	5,775	-	-	52,100
Pneumatic	541,814	37,079	216,186	10,824	-	-	805,903
Presidents City	42,623	-	16,014	2,102	-	-	60,739
Quincy EMSR	56,411	-	39,213	3,135	-	-	98,759
Quincy Municipal	392,133	173,894	59,198	27,573	-	877	653,675
Quinvey	231,177	28,124	2,062	32,130	-	-	293,493
Wollaston	1,295,375	147,226	156,306	33,149	-	35	1,632,091
RANDOLPH							
Randolph	133,031	2,958	8,832	12,543	-	70	157,434
REVERE							
Revere Firefighters	30,129	-	3,000	5,669	-	646	39,444
Shirley	596,739	73,362	445,815	22,713	-	25	1,138,654
ROCKLAND							
Rockland	5,129,968	3,063,709	391,230	252,230	68,487	7,438	8,913,062
SALEM							
Northshore	292,047	30,693	78,814	11,610	-	1,165	414,329
St. Joseph Credit Union of Salem	297,874	1,777,761	672,167	67,514	26,651	2,114	2,844,081
Salem	81,457	-	57,316	7,834	-	131	146,738
Salem Italian American	95,098	-	13,412	3,337	-	130	111,977
Sylvania Employees	910,642	-	1,050,349	26,408	-	720	1,988,119
SAUGUS							
Saugus	415,606	423,311	95,834	56,792	35,345	326	1,027,214
SHARON							
Sharon	76,898	-	2,004	14,504	-	113	93,519
SHIRLEY							
Samson Cordage Employees	2,533	-	9,351	772	-	-	12,656
SOMERSET							
Somerset Community	1,086,709	789,394	190,014	58,097	-	1,806	2,126,020

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
¢	\$	\$	\$	\$				
101,678	-	-	17,032	222	5	185	-	130
61,293	24,500	-	8,193	40	5	126	13	97
85,938	-	-	9,435	1,254	5	353	-	196
3,633,081	-	3,215	782,125	8,834	4¾	7,028	-	3,940
12,736	-	-	3,744	-	6	112	-	59
319,943	-	-	32,753	3,170	4¾	485	-	233
481,639	8,911	-	59,274	200	3¾	549	291	192
44,935	-	-	7,021	144	8	104	-	71
708,963	-	-	96,656	284	5	741	-	480
46,166	-	-	14,535	38	3½	200	-	80
81,865	-	-	16,820	74	4	131	-	90
578,023	-	-	74,135	1,517	4½	1,220	-	725
223,768	-	-	69,301	424	4¼	253	-	182
1,454,358	-	-	177,189	544	4½	3,308	-	1,700
148,572	-	386	8,068	408	4¾	539	-	250
32,002	-	-	6,756	686	5	90	-	57
1,012,671	-	25,388	96,286	4,309	4¼	1,551	-	718
7,931,340	-	46,252	933,667	1,803	4½	9,892	-	5,397
349,940	-	-	63,934	455	4½	534	-	399
2,108,919	359,547	43,652	328,912	3,051	4¼	2,865	474	673
123,886	-	-	22,852	-	4½	442	-	152
90,404	-	6,197	15,371	5	4¼	398	-	188
1,142,807	-	478,460	352,809	14,043	3½	5,543	-	2,095
865,305	-	-	147,897	14,012	4	2,046	-	612
84,737	-	-	8,561	221	4½	281	-	129
8,064	-	-	4,507	85	4	61	-	30
1,898,156	-	-	226,745	1,119	4¼	3,080	-	1,379

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
SOMERVILLE							
Bowker Employees . . .	8,646	-	12,859	4,734	-	-	26,239
Colasso . . .	167,480	-	12	11,135	-	-	178,627
Porter Employees, The . .	59,513	-	70,909	-	-	1,025	131,447
Swift Employees . . .	64,443	-	50,976	4,373	-	71	119,863
SOUTHBIDGE							
Southbridge . . .	786,425	1,708,292	1,166,739	60,411	-	-	3,721,867
SPRINGFIELD							
Alaco . . .	122,579	-	34,370	4,750	-	174	161,873
American Bosch . . .	641,129	495,701	616,987	55,835	-	1,241	1,810,893
Buxton Employees . . .	357,475	-	345,196	1,547	-	402	704,620
Casa . . .	665	-	-	3,491	-	-	4,156
Chapman, The . . .	835,866	-	289,714	30,650	11,300	396	1,167,926
Cheney Bigelow . . .	61,805	-	2,350	1,954	-	250	66,359
C L U . . .	150,280	-	20,487	8,224	-	-	178,991
Diamond Match Employees	104,558	-	45,137	5,974	-	-	155,669
Embeco . . .	225,676	-	137,358	1,880	-	44	364,958
John H. Breck Employees.	161,069	-	125,459	23,314	-	-	309,842
Kelko . . .	136,692	294,671	216,813	16,052	-	141	664,369
Maccabean Pythian . . .	26,305	-	2,000	2,707	-	-	31,012
Massachusetts Mutual Employees . . .	746,214	-	134,633	7,782	-	667	889,296
Monarch . . .	276,244	-	68,241	5,723	-	29	350,237
Monsanto Plastics . . .	1,394,631	883,742	857,330	2,561	-	927	3,139,191
Powers Paper Employees .	23,098	-	6,136	432	-	-	29,666
Railway Express . . .	10,401	-	4,044	1,231	-	-	15,676
Setco . . .	56,535	-	91,195	3,335	-	-	151,065
Spasco . . .	19,706	-	5,180	3,956	-	-	28,842
Springfield Armory . . .	375,602	28,640	104,573	4,156	-	-	512,971
Springfield . . .	69,908	-	47,303	8,134	-	-	125,345
Springfield FCA Employees	49,613	-	41,145	3,708	-	138	94,604
Springfield Franco-American	107,098	11,278	27,286	5,336	-	-	150,998
Springfield, Mass. Municipal Employees . . .	940,483	645,791	173,150	95,445	-	9,712	1,864,581
Springfield, Mass. Post Office Employees . . .	309,738	57,667	225,121	26,147	-	294	618,967
Springfield Street Railway Employees . . .	196,710	72,011	115,094	15,432	-	-	399,247
Springfield Teachers . . .	922,291	-	418,448	8,954	-	25	1,349,718
Westco . . .	328,210	211,723	399,000	43,456	9,981	1,379	993,749
Western Massachusetts Telephone Workers . . .	2,717,110	385,014	530,800	89,311	-	239	3,722,474
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3) . . .	5,158	1,000	596	1,386	-	42	8,182
TAUNTON							
Adams Post . . .	10,607	27,878	28,787	382	-	-	67,654
Adayco . . .	-	-	-	423	-	-	423
Taunton Postal Employees	21,365	-	20,000	3,021	-	1	44,387
WAKEFIELD							
Amlico . . .	261,864	-	78,656	15,259	-	-	355,779
L. B. Evans Employees . .	12,796	-	126,953	1,474	-	-	141,223

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
23,762	-	-	2,083	394	4	58	-	36
129,944	-	-	48,672	11	5	510	-	257
110,994	-	9,356	10,991	106	4½	245	-	186
77,653	-	13,970	27,072	1,168	3½	433	-	178
3,239,185	-	100,619	372,580	9,483	4¼	3,908	-	1,408
120,779	-	21,955	9,165	9,974	4½	501	-	298
1,634,160	-	-	152,847	23,886	4¾	1,820	-	896
619,132	-	16,299	49,767	19,422	4½	727	-	465
4,107	-	-	49	-	-	129	-	11
1,047,383	-	11,002	104,609	4,932	4.1875	1,434	-	1,045
51,437	-	-	14,885	37	2½	163	-	89
146,010	-	9,622	13,139	10,220	4½	469	-	198
141,348	-	-	14,045	276	5	335	-	194
280,851	-	-	82,274	1,833	4½	615	-	421
264,282	-	-	42,728	2,832	2	404	-	245
593,613	-	-	70,755	1	4½	695	-	298
27,439	-	-	2,656	917	5	84	-	30
780,504	-	-	52,483	56,309	4½	1,788	-	882
298,244	-	-	51,869	124	4½	490	-	377
2,624,462	-	2,476	430,989	81,264	4¾	2,563	-	1,944
23,890	-	2,101	3,590	85	4½	89	-	60
13,397	-	576	1,694	9	4½	82	-	43
126,030	-	3,708	21,106	221	4½	247	-	155
27,088	-	-	1,752	2	4½	95	-	46
421,552	-	15,851	64,248	11,320	4½	1,392	-	746
101,811	16,345	-	6,024	1,165	4	126	14	63
79,673	-	4,016	10,915	-	3¾	100	-	47
125,148	-	-	23,571	2,279	4½	554	-	197
1,521,808	-	-	250,830	91,943	4½	3,007	-	1,687
491,567	-	-	121,027	6,373	5	877	-	485
320,029	-	4,343	72,527	2,348	5¾	441	-	393
1,242,964	-	-	105,263	1,491	4¾	1,352	-	687
859,080	-	7,260	123,636	3,773	4	1,521	-	693
3,131,045	-	73,534	432,277	85,618	5	4,002	-	2,764
6,657	-	-	1,520	5	-	110	-	43
57,359	-	-	10,275	20	4	165	-	49
423	-	-	-	-	-	59	-	-
37,171	-	-	7,214	2	4½	123	-	50
314,841	-	-	40,924	14	4½	867	-	512
123,198	-	-	18,013	12	4½	265	-	88

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
WALPOLE							
H and V	5,003	-	117,945	9,986	-	953	133,887
Kendall Mills	49,080	25,883	68,887	4,724	-	-	148,574
Neponset	697,255	1,857,079	635,374	58,757	-	414	3,248,879
Walpole Municipal Employees	35,345	-	30,083	9,371	-	-	74,799
WALTHAM							
Grover Cronin	113,593	-	291,455	12,114	-	2,370	419,532
Middlesex Carmens	175,270	-	68,155	6,560	-	-	249,985
Raytheon Employees	3,593,594	-	1,000,569	165,487	-	933	4,760,583
Waltham Municipal Employees	136,937	-	13,106	18,930	-	-	168,973
WATERTOWN							
Arsenal Employees	167,798	-	88,082	18,664	-	-	274,544
Watertown Municipal	166,825	182,357	165,090	25,183	-	317	539,772
WEBSTER							
Webster	684,501	1,519,986	419,709	58,175	-	3,590	2,685,961
WESTFIELD							
Columbia Bicycle	204,287	23,540	45,945	3,373	-	735	277,880
Savage Arms Employees	352,733	303,541	327,290	20,917	-	12	1,004,493
Westfield Polish-American	9,297	-	9,562	1,683	-	-	20,542
WEST SPRINGFIELD							
General Fibre Employees	118,273	-	75,873	3,579	-	3,120	200,845
Gilbarco Employees	459,838	423,125	737,673	21,808	-	1,066	1,643,510
Perkins Gear	81,310	-	26,056	8,754	-	225	116,345
Vamco Employees	12,851	-	150	4,983	-	-	17,984
Wemelco	611,674	1,007,332	228,757	17,222	-	758	1,865,743
WICO Employees	84,257	-	137,406	487	-	-	222,150
WESTWOOD							
Westwood	40,341	-	4,900	1,521	-	-	46,762
WEYMOUTH							
Stetson Shoe Employees	50,918	-	106,093	10,817	-	549	168,377
Weymouth Town Employees	343,515	-	20,643	3,590	-	568	368,316
WINCHENDON							
Marquette	56,335	81,647	12,876	3,750	-	50	154,658
WINTHROP							
Beach	83,238	-	57,246	2,072	-	212	142,768
WOBURN							
Atlantic Gelatin	257,277	49,297	85,021	1,061	-	140	392,796
Woburn	66,795	21,007	375	29	-	1,183	89,389

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
118,791	-	-	15,095	1	5	153	-	41
72,295	46,550	2,512	27,143	74	5	785	214	260
2,602,803	262,369	-	383,218	489	4½	3,260	1,144	1,616
64,760	-	-	9,982	57	5	300	-	93
352,448	5,500	20,192	41,389	3	4¾	340	227	180
192,367	-	-	54,495	3,123	4½	220	-	167
3,990,096	-	-	761,040	9,447	4½	9,995	-	5,695
129,991	-	-	37,172	1,810	4½	425	-	329
236,564	-	-	36,993	987	4¾	1,248	-	575
484,524	-	-	52,692	2,556	4⅛	691	-	226
2,052,566	270,422	49,657	311,267	2,049	4¼	2,381	171	766
240,597	-	-	32,998	4,285	4½	356	-	204
889,311	-	-	100,628	14,554	5	981	-	487
3,091	-	-	8,138	9,313	-	63	-	30
175,532	-	7,000	18,289	24	6¼	274	-	165
1,455,417	-	-	183,204	4,889	4⅞	962	-	558
83,793	-	1,520	30,934	98	5	234	-	123
16,323	-	-	1,356	305	4½	147	-	78
1,688,531	-	-	177,212	-	5	1,109	-	779
185,358	-	755	35,808	229	4	371	-	198
36,919	-	-	9,566	277	6	172	-	62
151,098	-	-	14,387	2,892	3½	281	-	125
328,809	-	-	38,289	1,218	4½	893	-	479
128,199	-	-	26,457	2	5	443	-	128
125,143	-	-	15,281	2,344	4	353	-	168
326,482	-	702	52,048	13,564	5	365	-	323
78,209	-	-	10,688	492	4¼	335	227	108

LOCATION AND NAME, (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
WORCESTER							
C & K Employees	358,132	-	38,388	11,381	-	-	407,901
Central Massachusetts							
Telephone Workers	674,932	126,180	161,796	42,221	-	-	1,005,129
Craftsman	36,048	-	18,127	4,654	-	-	58,829
John Bath Employees	13,654	-	31,743	7,378	-	-	52,775
Jonsteel	76,696	-	50,000	18,997	-	-	145,693
Morgan Employees	6,646	-	45,076	7,079	-	-	58,801
Moulded Plastics	4,023	-	6,249	6,366	-	-	16,638
Norton	249,841	-	288,771	5,422	-	-	544,034
Rockwood Sprinkler Employees	32,356	-	65,215	6,874	-	152	104,597
South Works	1,118,563	-	90,975	93,547	83,076	1,447	1,387,608
U.S.E.-Worcester	124,405	-	41,846	891	-	1,150	168,292
Washburn Employees	9,385	-	47,394	159	-	73	57,011
Worcester Fire Department	142,476	-	616	9,227	-	-	152,319
Worcester Gas Light Employees	136,615	-	8,271	6,122	-	-	151,008
Worcester Police Department	88,053	-	37,843	3,817	-	-	129,713
Worcester Postal	226,972	-	27,951	7,644	-	-	262,567
Worcester Public Works	26,258	-	19,897	15,577	-	-	61,732
Worcester Thompson	17,931	-	45,429	22,386	-	-	85,746
Worcester Wire Works Employees	39,136	-	80,839	5,885	-	-	125,860

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
361,121	-	7,642	38,572	566	4½	1,000	-	656
804,734	-	-	200,387	8	5	1,428	-	798
49,337	-	-	9,492	-	5 2/5	141	-	66
43,554	-	-	8,366	855	4¼	122	-	43
108,769	-	-	35,398	1,526	4½	305	-	119
51,924	-	-	6,876	1	5¼	385	-	36
14,156	-	-	2,477	5	-	123	-	38
376,449	-	-	142,487	25,098	4	3,321	-	1,085
74,720	16,365	-	13,084	428	5	398	112	114
705,839	336,395	11,908	333,466	-	4	2,316	1,368	1,111
152,081	-	-	14,888	1,323	4¼	412	-	208
39,242	-	10,319	7,450	-	4½	123	-	37
118,725	-	-	31,004	2,590	4	445	-	215
134,962	-	-	15,910	136	4	445	-	246
103,075	-	-	23,191	3,447	4¾	356	-	182
218,364	-	-	44,165	38	5½	1,203	-	692
55,870	-	-	5,859	3	5	323	-	186
75,586	-	-	9,503	657	6	234	-	72
102,171	-	-	23,385	304	8	268	-	72

STATEMENTS RELATING TO CREDIT UNIONS

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STATEMENT NO. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	436	438	PERCENTAGE OF TOTALS	
	June 30, 1965	June 30, 1964	June 30, 1965	June 30, 1964
<i>Assets</i>				
Personal loans:				
Unsecured	\$ 72,735,475 00	\$ 61,604,107 68	23.34	22.15
Secured	60,320,508 22	53,162,353 99	19.36	19.12
F.H.A. Title I	4,216,394 36	3,620,947 24	1.35	1.30
Real estate loans:				
First mortgages	91,767,890 36	83,967,274 86	29.45	30.19
Real estate by foreclosure	92,296 58	79,733 75	.03	.03
Real estate in possession	23,730 22	29,516 98	-	.01
Investments:				
U.S. Government obligations, direct and fully guaranteed	11,073,709 60	11,448,776 55	3.55	4.12
Bonds	11,284,015 98	11,242,443 47	3.62	4.04
Bank stocks	7,436,345 93	5,714,112 83	2.39	2.06
Shares in co-operative banks	17,078,650 65	14,555,645 25	5.48	5.23
Shares in federal savings and loan associations	3,257,552 26	3,236,210 54	1.05	1.16
Shares in Central Credit Union Fund, Inc.	1,181,636 72	1,055,591 26	.38	.38
Deposits in Massachusetts Credit Union Share Insurance Corporation	1,574,484 42	1,172,208 60	.51	.42
Deposits in savings banks	17,324,887 08	15,521,519 54	5.56	5.58
Bank building	1,267,722 32	958,902 87	.41	.34
Leasehold improvements	97,262 79	71,299 45	.03	.03
Furniture and fixtures	877,061 26	834,371 32	.28	.30
Due from depository banks	8,191,337 41	8,614,416 04	2.63	3.10
Cash on hand	902,227 87	817,577 15	.29	.29
Other assets	896,349 28	421,128 67	.29	.15
TOTAL ASSETS	\$311,599,538 31	\$278,128,128 04	100.00	100.00
<i>Liabilities</i>				
Shares	\$261,512,525 00	\$231,736,944 7	83.93	83.32
Deposits	2,845,758 91	4,010,760 58	.91	1.44
Club accounts	2,861,875 91	2,637,513 38	.92	.95
Guaranty fund	20,651,653 17	19,018,989 80	6.63	6.84
Reserve fund	5,096,692 29	4,638,381 11	1.64	1.67
Undivided earnings	6,780,759 78	5,980,628 92	2.18	2.15
Net interim income	3,939,132 41	3,890,545 03	1.26	1.40
Notes payable	1,591,525 52	857,692 00	.51	.31
Due to mortgagors	571,315 26	460,408 37	.18	.17
Mortgagors' tax accounts	3,089,642 31	2,875,375 90	.99	1.03
Payroll deductions	840,659 87	523,470 00	.27	.19
Other liabilities	1,817,997 88	1,497,418 78	.58	.53
TOTAL LIABILITIES	\$311,599,538 31	\$278,128,128 04	100.00	100.00

STATEMENT NO. 2

STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1965	Year Ending June 30, 1964
Number of members	460,915	447,794
Number of borrowers	221,665	211,222
Number of depositors	9,888	16,918

STATEMENT NO. 3
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1965	1964	1963	1962	1961	1960	1959
*	21	18	19	26	23	24	25
1½	—	—	—	1	—	—	2
*	1	—	—	—	1	2	1
2	7	12	1	7	15	15	12
*	3	2	—	4	2	2	3
2½	4	2	1	1	3	5	11
*	—	2	1	—	1	—	2
3	9	9	15	25	29	42	74
*	6	2	5	5	11	24	39
3½	10	19	19	35	48	74	72
*	3	4	7	32	44	33	22
4	76	120	177	149	138	131	131
*	71	67	47	36	22	13	7
4½	108	87	77	56	40	36	17
*	24	21	10	6	6	4	2
5	63	45	41	36	41	35	28
*	5	5	1	3	2	2	1
5½	8	6	8	8	7	4	2
*	4	—	—	—	—	—	—
6	9	12	7	10	8	5	9
*	1	—	—	—	1	—	1
6½	—	1	—	—	—	—	1
*	—	1	—	—	—	1	—
7	—	1	1	1	2	—	—
*	1	1	1	1	1	1	1
8	2	—	1	2	1	1	1
9	—	1	—	—	—	—	—
Totals	436	438	439	444	446	454	464
Average rate	4.20	4.11	4.05	3.87	3.80	3.65	3.52

*Intermediate rates.

STATEMENT NO. 4
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON
JUNE 30, 1965, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS	
	FIRST MORTGAGES	
	Number	Amount
3½	7	\$ 5,843 39
4	584	1,710,332 65
4½	9	63,472 93
4½	1,141	4,685,973 15
4¾	113	806,790 75
5	4,555	23,587,361 89
5½	23	209,156 90
5½	1,194	9,982,152 86
5½	4,857	34,220,116 41
5¾	139	1,564,454 21
6	2,229	14,791,789 90
6½	7	27,165 00
6½	5	32,765 74
6¾	1	4,500 00
7	9	67,348 83
8	2	8,665 75
TOTALS	14,875	\$91,767,890 36
Average rate		5.34%

STATEMENT NO. 5

PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1956 TO 1965, INCLUSIVE

YEAR	Number of Credit Unions	Assets						Other Assets	Total Assets
		Investments	Loans	Furniture and Fixtures	Cash and Due from Banks	Real Estate by Foreclosure and in Possession	Shares in Central Credit Union Fund, Inc.	Deposits in Massachusetts Credit Union Share Ins. Fund	
1956	479	\$33,445,816	\$ 93,285,041	\$389,519	\$15,391,394	\$ 37,156	\$ 572,339	—	\$143,223,872
1957	476	34,507,338	105,822,583	480,114	15,188,757	46,563	625,176	—	156,807,737
1958	469	39,286,556	112,583,161	556,944	18,454,130	54,892	703,573	—	171,800,466
1959	464	44,067,888	121,242,758	577,528	18,080,011	77,278	777,018	—	185,099,856
1960	454	45,860,179	138,012,337	598,636	14,482,369	71,924	626,460	—	199,951,192
1961	446	46,269,318	148,780,654	603,338	18,968,459	56,122	701,351	—	215,647,278
1962	444	46,592,759	163,361,562	588,044	20,207,979	211,084*	966,375	\$659,824	232,893,191
1963	439	46,125,896	180,113,463	776,397	22,911,571	115,666*	957,862	836,450	252,890,104
1964	438	47,156,082	202,354,684	834,371	24,953,513	109,251*	1,055,591	1,172,209	278,128,128
1965	436	51,397,997	229,040,268	877,061	26,418,452	116,027*	1,181,637	1,574,484	311,599,538

*Includes Real Estate in Possession.

YEAR	Number of Credit Unions	Liabilities						Other Liabilities	Total Liabilities
		Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable		
1956	479	\$114,487,955	\$10,833,275	\$ 8,605,574	\$5,248,354	\$2,020,145	\$ 346,274	\$1,682,295	\$143,223,872
1957	476	125,842,516	11,155,151	9,644,346	5,592,608	2,347,080	231,227	1,994,809	156,807,737
1958	469	138,755,831	11,367,529	10,738,750	5,956,650	2,645,671	189,500	2,146,535	171,800,466
1959	464	149,977,445	11,199,743	11,922,918	6,416,784	2,781,235	346,750	2,598,531	185,099,856
1960	454	162,379,376	10,508,530	13,166,104	7,452,979	3,120,041	256,559	2,977,412	199,951,192
1961	446	177,624,778	8,630,883	14,571,006	7,806,741	3,525,194	203,200	3,232,114	215,647,278
1962	444	192,840,205	7,113,465	15,885,111	8,401,603	4,140,994	714,647	3,797,166	232,893,191
1963	439	210,332,807	6,870,809	17,367,619	8,090,137	4,638,323	633,922	4,601,487	252,890,104
1964	438	231,736,944	6,648,274	19,018,990	9,871,174	4,638,381	857,692	5,356,673	278,128,128
1965	436	261,512,525	5,707,635	20,651,653	10,719,892	5,096,692	1,591,526	6,319,615	311,599,538

CENTRAL CREDIT UNION FUND, INC.

462 Boylston Street, Boston

Incorporated May 12, 1932

Began business August 10, 1932

Elliot G. Wellington, *President*Chester A. Caron, *Treasurer and Clerk of Corporation*William Kavaney, *Vice President*

Board of Directors: Linus Allain, Francis X. Brown, Jane M. Cheney, Joseph L. Coburn, Bernard T. Dembro, Benjamin Hirsch, Robert F. King, Alfred A. LaRiviere, Roy G. Mansur, Delmar A. Moorehouse, J. Roger Morin, Jacob W. Mover, Earlon L. Rich, Mario G. Scanzio, Paul C. Theilig, Roland Tuck, Donald G. Walsh, G. Allison Wells.

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members	\$ 829,900 00	Shares	\$1,200,571 13
U.S. Government obligations, direct and fully guaranteed	640,400 17	Guaranty fund	17,400 00
Bonds	79,437 50	Reserve fund	1,500 00
Bank stocks	11,450 00	Undivided earnings	8,194 47
Shares in credit unions	21,546 09	Interim income	3,247 31
Deposits in savings banks	125,023 90	Notes payable	495,000 00
Cash in banks	21,187 37	Contingency fund	1,250 00
Interest receivable	1,998 50	Reserve for securities losses	3,780 62
	<u>\$1,730,943 53</u>		<u>\$1,730,943 53</u>

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

462 Boylston Street, Boston

Organized October 10, 1955.

Alfred A. LaRiviere, *President*
Chester A. Caron, *Treasurer*

Charles M. Healey, Jr., *Vice President*
Paul C. Theilig, *Secretary*

Trustees: Chester A. Caron, Aaron Coburn, Joseph L. Coburn, Edward J. Fallon, Christopher Gambon, Charles M. Healey, Jr., Robert G. Henderson, William Kavaney, Alfred A. LaRiviere, Theodore T. Mattus, Delmar A. Moorehouse, Maston Nelson, William Olson, John Svagzdys, Paul C. Theilig.

RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1965

Balance on hand, July 1, 1964	\$ 2,069 13
Premiums collected	74,828 86
Surrender credits collected	19,552 60
Administration charges collected	448 00
Overpayments	295 92
	<u>\$97,194 51</u>
<i>Less:</i>	
Premiums paid to John Hancock Insurance Company	\$75,533 92
Policy surrenders paid	18,847 54
Treasurer's expense	260 00
Refund of overpayment	168 00
Other expense	82 45
	<u>\$94,891 91</u>
Balance on hand June 30, 1965	<u>\$ 2,302 60</u>

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

Seven Hills Plaza, Worcester

Incorporated June 26, 1961.

Albert A. LaRiviere, *President*
 Joseph V. Forti, *Vice President*

William Kavaney, *Treasurer*
 John Svagzdys, *Clerk of Corporation*

Chester A. Caron, *Field Representative*

Board of Directors: Linus Allain, Louis Cashman, Carl Dentler, Arthur J. Deslauriers, Charles E. Driscoll,
 Richard N. Kenary, Valmore Tetreault, Paul C. Theilig, Roland Tuck, G. Allison Wells.

STATEMENT OF CONDITION

Assets		Liabilities	
Personal loans	\$ 11,000 00	Insurance reserve	\$1,736,122 63
U.S. Government obligations, direct and fully guaranteed	895,543 75	Reserve fund	245,812 17
Bank stocks	129,481 47	Investment reserve	3,262 48
Shares in co-operative banks . .	330,000 00	Interim income	83,204 13
Shares in Federal Savings and Loan Association	50,000 00		
Shares in Central Credit Union Fund, Inc.	10,000 00		
Deposits in savings banks	450,000 00		
Furniture and fixtures	6,224 84		
Cash on hand	15,355 20		
Prepaid expense	796 15		
Certificate of deposit	170,000 00		
	\$2,068,401 41		\$2,068,401 41

